

D. H. Bryce Esq.
With Compliments of Author

**THE ILLUMINATION OF
JOSEPH KEELER, ESQ.**

OR

ON, TO THE LAND

BY

PETER H. BRYCE, M. A., M. D.



*"Amidst our arms as quiet you shall be
"As halcyons breeding on a winter sea."*

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FOREWORD

I have read with keen interest Dr. Bryce's allegory portraying certain social and economic conditions of that great Dominion for which all citizens of the United States have so much regard, and with whose welfare and prosperity they are profoundly concerned. In the presence of the most awful war hitherto known to mankind, nothing affords an American greater satisfaction than that boundary line, 4,000 miles long between Canada and the United States, which, nominally unfortified, is in fact jealously guarded by essential friendliness, international respect and mutual esteem.

Dr. Bryce's equipment as the learned and experienced *Chief Medical Officer of Immigration of Canada* has brought him face to face with those fundamental problems of life and living which within the last half century have put upon the open road a hitherto unexampled number of the human race. These migrations are at bottom quests for more liberty, more and better food, and better housing, and all of these have been found, perhaps as never before, in the new world. And yet any close observer cannot fail to be struck with that strange counter migration today, drawing the children of the original immigrants away from the land and into the cities, which like magnets seem to possess an almost inexplicable attraction.

For some years Dr. Bryce has been a careful student of rural depopulation and, not content with merely observing phenomena, has sought to estimate and to control them.

The pages which follow will be found to contain many interesting data of population, overpopulation, depopulation, food supply and the like, together with much incidental information of value such as that which relates how, after the Irish famine of 1846, 5,463 immigrants died of typhus fever on their arrival in the St. Lawrence.

May this little volume incite to a closer study of these problems many a thoughtful person both in the Dominion and in the United States, for the same problems are confronting both peoples and are found on both sides of the line.

W. T. SEDGWICK,

Massachusetts Institute of Technology.

BOSTON, MASS., May 1, 1915.

PREFACE

This is a story written with a definite purpose.

The phenomenon being forced at this moment upon the attention of a population of 100,000,000 in the United States and Canada, possessing almost illimitable areas of what one hundred years ago was mostly virgin soil, finding itself actually importing foodstuffs at high prices, must inevitably cause those genuinely concerned in the health, prosperity, and therefore in the happiness of the people, to seek seriously for such explanations as if not wholly satisfactory may, at least serve to make prominent certain social, economic and scientific facts intimately associated with the phenomenon.

During the past decade, with a series of years of successively average crops, and the influx of some 10,000,000 immigrants, largely of the working classes, there has been witnessed an aggregation of people in the urban centres of the United States and Canada exceeding the total number of this immigration; while the total increase in the number of persons cultivating the land has been relatively small.

The demands of railway construction, of industrial expansion and of city building have given temporary employment to workmen; while the opportunities for the centralized investment of capital have resulted in the development of speculative enterprises and in the diversion of both public attention and private capital from the true basis of all wealth, the cultivation of the soil.

The inevitable outcome of these several combined causes is today being brought home to both peoples in certain economic effects, which, though unpleasant and distressing to many, will not have been without salutary and beneficial results if they serve to turn such again toward those essential virtues and simple pleasures which have ever been associated with successful agriculture.

That the attention of the best and most substantial citizens of both countries, leaders in industrial enterprises and in the

application of scientific knowledge, may be directed through the perusal of this story to the imperative national need for their active interest and practical intervention in the problem of the reconstruction of rural prosperity and of social progress in all, but especially in the older states and provinces, is the sincere hope of the author.

PETER H. BRYCE.

THE ILLUMINATION OF JOSEPH KEELER, ESQ.

ON, TO THE LAND !

(A STORY OF HIGH PRICES)

CHAPTER I

HALCYON DAYS ON PRESQU' ISLE BAY

"Those were, indeed, halcyon days" were the words which especially arrested the attention of Joseph Keeler, Esq., wholesale merchant, Toronto, as one Sunday evening he turned the pages of an old chronicle in the Papers of the Ontario Historical Society, telling of the days of early settlement on the eastern shores of Lake Ontario.

Mr. Keeler had been greatly interested in the story of *long ago* in that part of Upper Canada, which he had left when a lad of five summers, with his father, who, finding trade in his general store going yearly from bad to worse through the changes incident to the coming of railways, had in the late fifties gone to Toronto as the metropolitan centre. The latter with a fair capital had established there a general and, subsequently, a wholesale grocery business, and gradually had come to be looked upon as one of the leading merchants of that city. The business had in the natural course of events been continued by the son, Joseph, whom we find a leading merchant and important member of several large financial corporations.

As Joseph Keeler read on in these historical papers, he had become yet more interested in the list of names occurring in an old parish register of the District and most so when he found the following:

NEWCASTLE DISTRICT, U. C.

"May 21, 1804, Baptized this day,

"Joseph Keeler, son of Joseph Keeler and Mary Peters Keeler."

The article, proceeding, had gone on with a popular account of the other settlers on Presqu'Isle Bay in Northumberland County, among whom were Peters, Simpsons, Rogers, Wards, Burnhams, Gibsons and others, and told of how in 1803 a survey of the now village of Brighton had been made, and of how lots had been taken up by a number of these people, the Government intending to make it the town of Newcastle and county

seat of the District. He also found related many stirring as well as pathetic incidents of the early days on the Bay, and, as he read, discovered himself becoming a link with this dim past, but strangely separated from it by his surroundings. The house had grown silent, his wife and daughters having retired; the friends they had been entertaining had gone, and the two older sons of the family had not yet come in. There, out of the pages before him, stood his great-grandparents. His great-grandfather had in 1775 come to the shores of Boston Bay from England and bought state lands in Massachusetts; but, finding only war and confusion had abandoned all, set out for Canada, at length reached the Richelieu and Montreal, where he had become an active officer in the militia during the American Revolution. In 1793 he had pushed westward and, after difficult journeyings, had come with a party and taken up the Crown grants, which were given them as loyalists, on lands in Murray and Cramahe Townships, named after the first military governor and his secretary located at Quebec, after the British occupation in 1760. Each settler brought with him such seed grain and implements as the Government agreed to provide to all newcomers, during the first three years of settlement. The chronicles told, too, of their hardships for the first few years of settlement; of the clearing of the forest and building the log houses, and waiting for their first wheat crops; and of their dependence meanwhile on the abounding fish of the bays and creeks and upon the deer and other game of the forests and swamps.

All this strongly contrasted with the present surroundings of Joseph Keeler, Esq.—his elegant town house, and his study fitted up with the quiet luxury afforded by a wealthy city merchant. There was pictured the heroic old mother of the race, and here the mother of his family, a leader in society, with her two daughters proudly lending their elegant support to the aristocratic head of the house. For the moment Mr. Keeler felt a sense of unreality in his environment and, yet more, an association with that past of which his great-grandmother was the chronicler and of whom his father had told him, but who till now had been but an indistinct memory. He seemed to see the old lady sitting in her silk dress and lace cap, rehearsing

the story to his father's cousin, her favourite granddaughter, of the dangers from the Yankee rebels and from the Indians; of the fears of invasion and the loss of her father's small capital; of the journeying as a young girl up the rapids of the St. Lawrence, the tugging at the ropes by the line-men on the shore, the poling of the boats, and the struggling against the rocks and the currents in the river. Then, too, she told of the night camps at the small landings along the upper river reaches, the passing of the Thousand Islands, and at last their stay at Cataraqui, where were the Land Office and the Depot for government supplies. Their final trip up the beautiful Bay of Quinté, the crossing of the Carrying Place to Wellers' Bay and the final location on their allotment beyond the Bay and Presqu'-Isle Point, were all depicted in glowing, if homely, language. As she told of those early years, when the house was at times without flour and of the occasion when Captain Keeler had gone with several others to the mill at Napanee, with their small grist of wheat, and were delayed by stormy weather and a breakdown at the mill, and of how during the weary waiting, an Indian had one day paddled his canoe to the shore and asked for bread, the grandmother's eyes had filled at the recollection of how, when she had burst into tears, telling by signs as best she could of how she had no food, and her children were starving, the Indian had turned and said, "You very good squaw," and going to his canoe, tossed a large salmon onto the sandy shore and then paddled away.

Then came tales of brightening days, when there were larger clearings, and the virgin soil gave abundant crops; when, as her boys were growing up, the waters of the lake and the rice marshes of the Bay gave to their spears and guns abundant fish and game. The salmon filled the creeks in spawning time, and the waters of the Bay swarmed with trout and whitefish, maskinonge and pickerel; the black duck, the mallard, and teal darkened the waters at early morning, and in springtime the sun was shaded and the trees even broken down by the flocks of purple-breasted wild pigeons. The autumn brought in the hunting season; the deer, which sometimes had become a nuisance coming into the wheat-fields, now supplied the winter larder with many a haunch of venison. The chronicles retold,

too, many incidents of the heroic drama of the War of 1812: of the imminent dangers of attack from American brigs by secret descent upon the Bay, looked upon both as a harbour of refuge and a ship-building yard; of the schooner laden with salt, which stranded on Presqu'Isle Point in the autumn of 1812, unloading her cargo on the sand and, after consigning it to the care of good Mrs. Captain Sellack, stealing away in the night; and of the night attack on a schooner Grandfather Gibson was building for his boy—then away to the war with the militia—by the notorious Yankee land pirate, Bill Johnston, who ran out from Sacketts' Harbour in a fast cutter and, with muffled oars, approached the schooner and set it on fire, and was seen by the glare from the burning ship, hastening away into the darkness.

But the weirdest of all her stories was that of the loss off Presqu'Isle Point of the schooner "Speedy" with all on board on the night of October 8, 1804. In the winter of 1804, a white man back at Scugog Lake had been murdered by a drunken Indian, who, fearing arrest, had stolen away to a camp near York, but there was apprehended. There seemed no doubt of his guilt, and, with a view to impress the Indians of his district, he was being taken for trial from Toronto to the new District town of Newcastle. The "Speedy" had on board Judge Cochran, Robert Gray, solicitor general, Angus McDonnell Esq., advocate, John Stegman, surveyor, Mr. George Gown, Indian interpreter, James Ruggles, Esq., John Fish, constable, with the prisoner, and Captain Paxton and five of a crew. The schooner had started out from Toronto on Sunday evening, October 7, with a brisk northwest wind; had called in the morning at Oshawa to take on witnesses and had worked her way against a now northeast wind, become a gale, till she was sighted off what is now Colborne Creek, in the evening of October 8. Captain Peters and others fearing for her hurried away to the Point and built large fires to assist the "Speedy" to port; but she disappeared in the darkness during the height of the storm. Morning came and with it not a sign of the schooner; but in a day or two the water-cask and hen-coop from her deck drifted ashore on Wellers' Beach.

The story, tragic as it was, was a natural one and would

have so remained, except for its mysterious sequel. A short time before the tragedy, it had happened that Captain Sellack of Presqu' Isle had been up to Niagara with a load of goods from Kingston and on his return on a sweet summer day the wind was lulled to a calm, the sailors lounging about on deck, when one suddenly saw something dark and strange beneath the smooth glistening lake surface. The captain was apprized, and, taking the ship's yawl of the "Lady Murray," went back with the men and located a large rock just beneath the water. Next day he, with Captain Paxton of the Government schooner "Speedy," took boats and, by the points taken before, located the sunken rock, scarce three feet beneath the surface, at some four miles out from shore. The rock was some forty feet square and strangely had on every side some fifty fathoms of water. Captain Paxton carefully charted its location and promised to report it to the Department at Niagara to have it placed on the Lake Chart.

After the "Speedy" had disappeared and the storm subsided, Captain Sellack and the settlers of Presqu' Isle went out in boats to make search and grapple about the sunken rock, seeking for some evidence of the lost schooner. They searched the first day, but in vain, for evidence of either schooner or rock; with more men and boats, they went next day and a third, but still no rock could be found, nor has anything further ever been heard regarding the sunken reef. The story of the phantom rock could not be dissociated from the loss of the "Speedy" and became the basis of an agitation for moving the District town and Court House to Amherst, now Cobourg. So the alertness of old Captain Sellack and his men in searching out the hidden danger became the unlucky occasion of the village losing, what in those days was of so great importance, the County Seat.

But the story of brighter days grew, as Mrs. Keeler saw her sons young men, going forth as their father had before them, taking up new lands and becoming prominent in the community. Settlers arrived in plenty, and every settlement on the shore became a lake port. The young men went sailing on the lakes, their only highway, and the clearing of the forest, cutting ships' masts and square timber for export, and building sawmills for

lumber for local use, all became a part of those busy days that filled the later years of Grandmother Keeler. Neither did the wife of the old Loyalist miss telling the events of 1837, when old Colonel Williams and Captain Keeler took boat with their militia company to defend Toronto against the rebels.

As Mr. Keeler read the closing words of the touching chronicle, "Those were halcyon days," he was disturbed in his vision of that past by the sound of his sons' latchkey in the hall door, and their silent entrance, hoping perhaps the "governor" was asleep. Finding him awake, however, they said good-night, not, perhaps, without some uncomfortable feeling that it was hardly fair that they should not give the home their occasional presence on a Sunday evening. Mr. Keeler was too accustomed to the family routine to have noticed at any ordinary time this occurrence; but the reading of these annals of the past, in which his family had played so pronounced a part, had aroused new thoughts, which made the distance between himself and the common interests of the family seem to have grown to a wide gulf, and almost with a cry of longing he repeated the words, "Those were indeed halcyon days!"

CHAPTER II

HIGH ANCESTRY OF THE KEELER FAMILY

The Keeler family stood high in the general regard of their community, for the merchant was successful in his business and his wife in her social circle. The latter as the wife of a prominent wholesale merchant of old standing in Toronto, but more especially as the granddaughter of an early missionary and Anglican clergyman of the Hamilton District, demanded and with its usual good humour society in some measure yielded her that place, if not that consideration which she deemed due to herself. Most properly she was a member of the "Daughters of the Empire Club" and, indeed, had been for two terms a vice-president of the local branch—for had she not had pointed out to her by some friend of historical research tendencies that the following was to be found in the old register of the parish church where once her grandfather had officiated?

"Tuesday, Feb. 6, 1838. This was a day of Public Thanksgiving by proclamation from Sir Francis Bond Head, the Lieutenant Governor, for victory obtained over the rebels in both Provinces and for their general dispersion."

(Signed T. M.)

She had not, indeed, actually known her grandfather, but very naturally believed he was honored in having so high-spirited a granddaughter, who was so well able to replenish with luscious fruit the already productive family tree. She might, indeed, have had ill-natured remarks borne to her, as that people said she was showy, superficial and even mercurial, whatever that might indicate; but such remarks were simply ignored, or endured with equanimity, she always knowing that they came from persons of no family importance, who really had no ancestors!

It was not unnatural, therefore, that her family, nurtured in their comfortable home, surrounded with the generous luxury, which a merchant of their father's standing so easily made

possible, should be fully conscious of that social superiority, which they had been taught to believe was theirs. The two young ladies of the house, after perhaps slightly irregular school courses in a "Young Ladies' Seminary," where any lack of scholastic success was due solely to the poor quality of this or that particular teacher—not to the lack of application or capacity in the pupil—had graduated in turn with honours and a certificate in deportment, the elder winning a prize in art and the younger in music. As the seminary was *exclusive* and most select, measured by the high fees and the assured *gentle* descent of the lady principal, Madame Keeler was fully satisfied with the results, as a whole. Thereafter two years' travel "abroad" in Europe with their mother, a few months' rest in Lausanne for French and languages and as many more in Munich for music and art had, with general travel, completed the education of the two young ladies, who on their return home in the early autumn, were duly announced in the society columns amongst the season's notabilities, the elder especially as a *débutante*, having already in London been presented at a Drawing Room. Several seasons had passed since then and the older, Miss Maud, was still unattached—though holding a high, even exclusive place in her circle, being best known perhaps for a somewhat haughty reserve and a degree of conscious superiority—no eligible *parti* having yet had the courage to take a plunge into so crystalline a stream, whose temperature was feared as being as chilling as its source. The younger daughter, Fanny, bore a family name, and whether in speech or manner expressed every shade of that vivacity and light-heartedness, which had, and even yet, marked her mother. A general favourite, it was her friends who especially brightened the social circle of the young folks who frequented the house, and who with their music and dancing had not been slow to emulate the paces of their elders in the fashionable *bridges*, which made life in the *season* a daily round of excitement, even if rather enervating, to the vivacious Mrs. Keeler, who felt, however, that "duty must be done!"

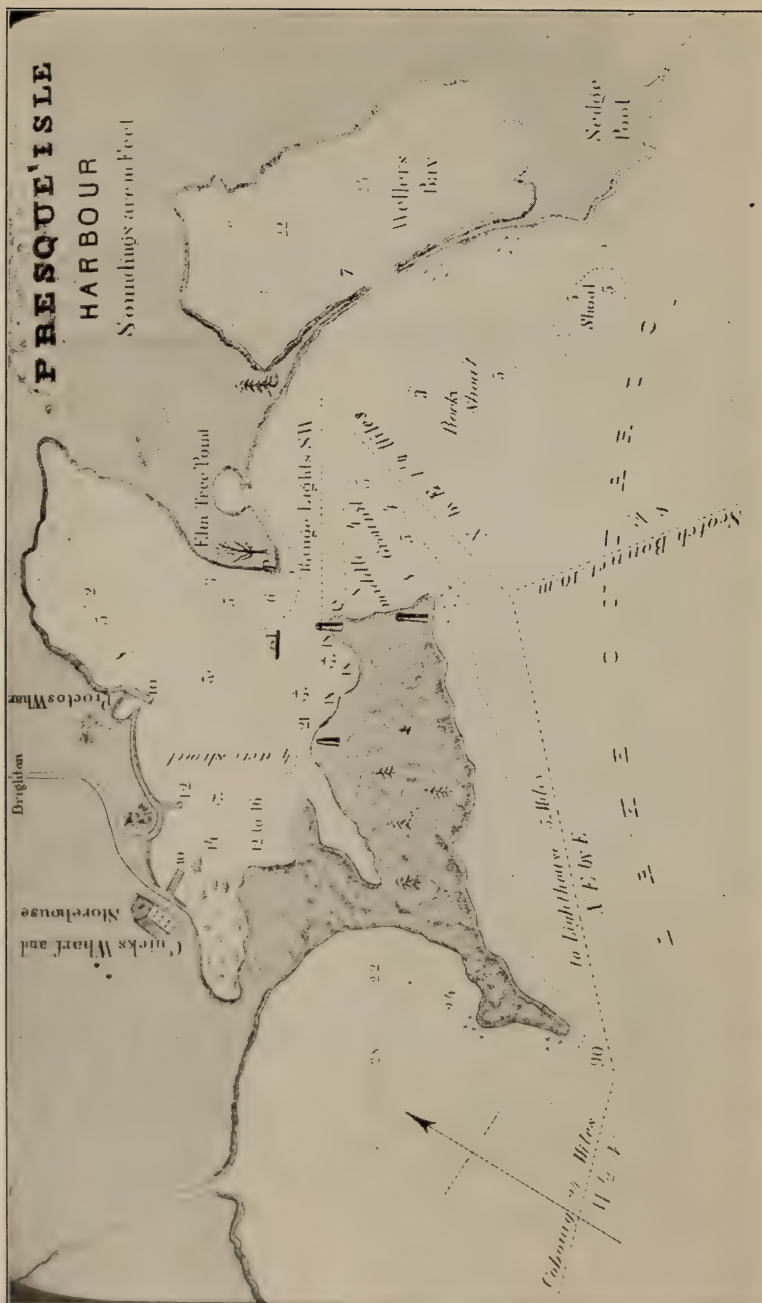
It seems necessary in attempting this family inventory to add a word or two about the sons of the family, John and Tom, now young men, and the youngest, Ernest, a lad just leaving

Upper Canada College. John, son and heir, had early been set apart by the proud mother for a distinguished career, had graduated from Upper Canada College where he had shown his ability, passed through the university, residing in his two final years in his *Frat* house, graduating in political economy and history with an average standing. Logically he went into law, and had been now for several years a junior in a large legal firm. At every step, life had been made easy for him. No questions of personal economics or of morals had ever given him serious thought or trouble, and now, immersed in club life and its duties, he had drifted along as a young man around town, generally spoken of as clever, if only he would apply himself and not devote so much time to the somewhat *veiled* inside of clubdom. His brother, Tom, of the more even, phlegmatic type of his father, had logically gone from Upper Canada College into the warehouse to be initiated into the business of which his father was properly proud. Tom had not, perhaps, been too regular as to hours at the warehouse; but as he had to uphold the honours of the Argonauts in their eight-oared crew, and to attend assiduously all yacht club races, such irregularities were pardonable — even necessary. Like his brother, Tom Keeler had moved naturally and easily into club life and was generally liked by everyone as a splendid young fellow of fine physique; but none accused him of being as yet seriously solicitous about the firm's welfare, or a shining star in the business firmament of Front Street. This, however, everyone said would all come in good time when his father loosened his hold on the reins. "Tom was all right!" Such then was the Keeler family as it appeared to the public.

RESQU'ISLE

HARBOUR

Soundings from the Field



CHAPTER III

HISTORY OF EARLY SETTLEMENT AT THE CARRYING PLACE

The week had passed rapidly as usual for Joseph Keeler, Esq. Monday morning had brought its usual duties and the irregular appearance of the family at the breakfast table did not excite any comment, as it had become habitual, and in no way affected Mr. Keeler's daily routine. It was not without some misgivings, however, as to the quality of his eldest son's habits, that Mr. Keeler had noticed his usually late hours at night and his non-appearance at the family breakfast table, with now and then later in the day displays of irritability, which could not certainly be due to the exhausting nature of his legal duties.

But, once in his office, the heavy English mail drove all other matters from Mr. Keeler's thoughts. The short midday lunch at his club, a meeting of his bank directors at 2.30 and a later one of the Trust Company at 4.30 had filled his day, and at 5.30 he rolled home in his auto, the type of the successful city man. A heavy course dinner at which the family, with a friend or two, were present, as on full dress parade, completed the day's duties after which he passed the evening in his study, glancing through the evening papers over a comfortable cigar, and the last *English Review*, thereafter retiring only to repeat a similar daily round throughout the week.

Sunday evening had come again, and Joseph Keeler found himself as usual in his study, and taking up almost mechanically the historical volume laid down a week before, he recalled suddenly the story of the old grandmother and the words, "Those were indeed halcyon days." He found the passage again and reading on found still more interesting recitals of the old days down in the Lake Shore Settlement.

The whole territory at the head of the Bay of Quinté was redolent of the stirring scenes of Indian warfare from Champlain's time onward to the days of the Jesuit missions, where the very site of the old mission of Wellers' Bay (the four-

cornered Baie de Coins) was on the Carrying Place at Presqu' Isle. There, too, were the remains of the old Iroquois camping ground and their burial ground at Bald Bluff across the Bay. From there the Sulpitian missionaries had pushed westward to the Seneca village up the shore to Tenagou, now his home Toronto, and north by the Trent, Rice Lake and the Otonabee, to the hunting grounds of the now vanished Hurons, about Matchedash Bay. To the Carrying Place, too, came La Salle on his first memorable journey, seeking an outlet westward to the ocean, and there strangely, too, selected the course, *via* Lake Erie, instead of the short northerly route, certainly known to his Indians, in his trip to Michilimakinac, fearing, we may suppose, the Jesuits might oppose him along the customary route. There he camped at Kenté, the old Indian village and mission, and lent lustre to its traditions by his temporary presence in it. Around the Bay, the Carrying Place, the sand beaches and the rice marshes, there gradually gathered a halo from which the dim past grew clearer, and when, at the end of the Presqu'Isle chronicles, Mr. Keeler read of how settlements west of the Carrying Place grew and demanded an easy water-way eastward; of how a survey was made in 1794 for a canal through Murray township; of how it was stated that from that time onward every member of Parliament for the Newcastle District had been elected on the promise of getting the canal built, and when finally he read that it was a Keeler, indeed his father's cousin, the Hon. Joseph Keeler, the bearer of the first family name, that of the captain, the first immigrant and settler at the Bay, and now his own name, the whole present seemed to have disappeared into that glamoured time, and he seemed to be living over again the lives of all those actors in that old drama of the Carrying Place. It presented the painted redman, once on the warpath now a kindly neighbor, half assistant, half dependant of the early settlers; then the patient mothers awaiting the return of their heroic husbands now away down the Great Bay for flour for their hungry children; again the growing of these lusty settlements with their alarms, activities and struggles; pictured the war of defence, and later of organised government; and last the coming of the immigrants into the back settlements, the increasing vessels and traffic on the lakes,

the building of the canal, the coming of the railway, and all the changes that it brought with it. But throughout all there remained one fixed idea of how close to each other in their hardships, with their mutual self-help and common sympathies, the people in those early days had been; how near to primeval Nature, with her pine woods and grassy marshes filled with game and fish, and how intimate, too, with the Almighty Creator of those scenes of pristine beauty, who, nevertheless, seemed to dominate all with some infinite and unseen force, in which as in the loss of the "Speedy" tragic Destiny mocked the puny efforts of men.

Musing as in a dream, Mr. Keeler was aroused, as usual, by the entry of his sons.

CHAPTER IV

JOSEPH KEELER VISITS THE HOME OF HIS ANCESTORS

Joseph Keeler was essentially city-bred and, naturally enough, though having heard of his father's people, had taken no particular interest in relatives, the nearest of whom were cousins and country-bred. But now he had become charmed by the recitals of that kindly past of which he had been reading, and began to feel that in this life history of a part of his native Province he had some personal interest. This was still more increased by the discovery that it was his father's cousin, the Hon. Joseph Keeler, who had taken such an important part in the development of his home district. Perhaps, too, it may unconsciously have come to his mind that it might not be unprofitable even from a social standpoint to cultivate his ancestral relationships, as Barnes Newcombe did the old Colonel. So it came about that on the next holiday, which was the Queen's birthday, he took his boy, Ernest, and, telling the family he was going to Brighton for the day, went down on a Saturday evening train to spend the two holidays. Often as he had passed to Montreal on business, Joseph Keeler had never stopped off at the Bay; so when on the Sunday morning they strolled out along the lake beach, pushing their steps toward Presqu'Isle Point, an emotion of delight not unmixed with shame came over the man (who till now had needed no ancestors), as he drank in the beauty of the scene and recalled the memory of the old forgotten years, when "They were indeed halcyon days." He could imagine the Bay covered with wild fowl; the lines of seines, where salmon, white fish, pike and pickerel weighed down the nets, supplying abundance for the settlers, who had as yet few cattle for food.

He pictured the place where old Grandfather Gibson was building his schooner when burned by the Yankee pirate in 1812, and, telling these old tales to his boy, recalled the way-laying of the mail-carrier, travelling rapidly by land-post from

Cataraqui with orders of importance to Commander Sheaffe at Niagara.

Returning at noon toward the village they beheld a veritable rim of orchard-bloom on the hillslopes bordering the glistening basin of the Bay, while the winds wafted the vernal fragrance of the pink-white blossoms, to them a veritable intoxication. At the hotel the old proprietor, noting the name on the register, inquired of Mr. Keeler if he had ever had friends there, and when he answered that it was there that his great-grandfather had settled and he supposed had been buried, Sir Boniface improved on his loquacity, and began to recite the transmitted fame of old Captain Keeler and the old grandmother, whom he had heard of as the great story-teller of the place.

In the afternoon, Mr. Keeler and Ernest strolled to the cemetery surrounding the English Church, and there found headstones with family names of more recent generations of Keelers; but none far enough in the past to locate the first Captain Joseph Keeler and his wife. Still those names were enough to recall forgotten references by his father to the early times on the Bay; while the ample grounds, with their large old-fashioned houses along the village street, were present memorials of a period in the history of the settlement and development of Upper Canada, which till now had been to him as a closed book.

*Returning to the hotel Mr. Keeler questioned the proprietor and learned the location of the old Keeler homestead; how it was situated west of the village and that the present farmhouse replaced that which had been burned. The grounds, however, still showed the quality of the place, while on the sandy knoll behind was located the old family burying ground still there. Boniface gossiped on, but Mr. Keeler found that with all his talkativeness, his information did not reach farther back in accuracy than to those days when his father, who had kept the old road-house in the coaching days, lamented the coming of the railway, so destructive of the stage routes and the vessel trade at the Carrying Place. The next day Mr. Keeler spent with the lad deciphering the few legible headstones left in the family burying plot on the hill; but there were enough in the tangle of

* Captain Weller actually did own the old road house and stage-coaches.

briar rose and honeysuckle to tell him not only that there,

“The rude forefathers of the hamlet sleep”;

but also, what to him was of intense importance, that there lay his forefathers. The strong self-complacent man shed silent tears at what seemed a life-long neglect and a permitted sacrilege, where cattle and sheep had broken through the decayed stone wall of the neglected graveyard. Speaking very quietly to his son, Mr. Keeler said: “Ernest, we must find some way of caring for the graves of these dear old folks, who were your ancestors as well as mine.” The lad cried, too, wondering much at it all, for though he had read of the glorious deeds of soldiers in English history, and had been compelled to learn the dates of the battles of Queenston Heights and Lundy’s Lane and Stony Creek, the English masters at Upper Canada College were almost as ignorant of, as they were indifferent to the heroic efforts of either Brock or De Salabury, who had held Canada for her sons and the Empire.

In the afternoon they took a carriage and drove around the Bay shore road to near the Carrying Place and along the tow-path of the canal, which was one of the living witnesses to the local patriotism and endeavors for his native county of the Hon. Joseph Keeler, who had lived and died in it and who, as he was to learn later, had been financially ground between the upper and the nether mill-stone of new economic conditions brought in by the railways, which have meant commercial tragedies in Upper Canada, as elsewhere, which have wiped out in truth thousands of family names in the older border counties of early settlement, once the synonym for local progress, commercial integrity and social success. Of such local history, the sessional papers of the Legislature, and even the portraits of the halls of Parliament all tell of a time when a single name spoke the glory of a whole county, whose whereabouts was known best from the fame of its representative.

CHAPTER V

OFFICIAL REPORT TO FAMILY ON PATERNAL GENEALOGY

When Joseph Keeler returned to Toronto, he did so a changed, *re-formed* man. Hitherto the family had mostly counted on its descent from the country rector, who had held the thanksgiving service for the suppression of the Rebellion, through instructions from the lieutenant-governor, and had piously and with fervour read the Litany—

“From all sedition, privy conspiracy and rebellion, Good Lord deliver us.”

If not in so many words, Mr. Keeler had been more than once made to feel that yet, even though he was a successful wholesale merchant, the true measure of the social family success had come through the female line of succession. This belief was fully impressed upon him, especially by his eldest son and daughter. The former was distinctly a member of the legal profession, and the latter, for what were to her the best and most logical reasons, bore herself like that other Maud in Tennyson:

“But a cold clear-cut face, as I found her when her carriage passed,
Faultily faultless, icily regular, splendidly null.”

She had been for a term or two, recording secretary to the “Daughters of the Empire,” and her name, more than once, had been seen appended to resolutions and addresses, breathing—even redolent of—loyalty to the King, to the Empire and to the Over-Seas Club.

When now Mr. Keeler returned from the Bay and Ernest burst upon the dinner-table with a highly picturesque, if slightly exaggerated and inaccurate account of what they had heard and seen of the queer old place, where father’s ancestors were buried, and of the canal, which one of them had had built, the father felt a distinct sense of approaching, if not of having wholly arrived on, the social plane, where his very superior family had in these later years, when his business success and financial standing in the community made it possible, found

themselves so naturally established and so generally received and accepted. Mrs. Keeler now at once turned to her husband and enquired if what the lad had been chattering about was correct; and when Mr. Keeler said "certainly!" she then wished to know if he had discovered who these people were, and whence they had come. Joseph Keeler, now with some pardonable dignity and perhaps offended ancestral family pride, said there was the following, which he had written on an envelope:

"To the Memory of Captain Joseph Keeler, born 1755 at Upton, England, arrived in Boston 1775, and settled in the New Castle District 1794, a prisoner of war in Oswego in 1813, and held till the end of the war, suffering much for King and Country. Died 1838."

and

"Mary Peters, his wife, born in 1780, who coming to Canada with her father, Captain Peters, bore with heroic courage the hardships of pioneer days, retaining throughout her long life a joyous spirit; Who delighted her children and grandchildren with tales of early dangers and adventures saying always, 'Those were indeed halcyon days.' Died 1850."

At the end of this recital of the inscription on the old headstone, Mrs. Keeler with an injured air at once remarked:

"Now, Joseph, it is really too bad you have never told us this before, when you really are of such a good family."

"Well, my dear," he replied, blandly, "how could I, when I did not know myself? And besides, my dear, you have always had so much family yourself, there has not really been room for much more."

To which reply, given perhaps with some intended emphasis, his elder daughter replied,

"It is all very well, papa, to make fun of 'family'; but you are just as proud of us and our mother's ancestors as we are ourselves."

Mr. Keeler closed the matter, when he said very quietly, looking meaningly toward his eldest son,

"It is very desirable, my dear, to have come of good families; but there is with it a great responsibility laid upon us all of living up to our privileges, and of doing things worthy of our ancestry."

Even the mother was silent and the subject was turned to some passing trifle—a rather oppressive silence marking the rest of the dinner, except when broken by Ernest's rhapsodies on the apple orchards of Brighton.

CHAPTER VI

DISCUSSION ON CAUSES OF HIGH PRICES, WITH RESULTS

It had not passed Joseph Keeler's acute observation unnoticed, that the old town of Brighton seemed to breathe an ancient air; that the age of the houses, the appearance of the stores, the old hostelry, the absence of proper attention to the streets, even the movements of the people, all seemed to tell of a life, which had once been vigorous, energetic and hopeful, but which now appeared to have been lived and was old. Similarly, the farmsteadings and the farms, with their wealth of spring verdure and the rare beauty of the scenery of the hills skirting the Bay, seemed often to give evidence of a lack of agricultural progress; while large fields of rough pasture land and wet, undrained areas, seemed to indicate a something lacking to the eyes of an energetic city man, always intent upon keeping buildings and warehouses as up-to-date as possible. Just what the matter was, Mr. Keeler's inexperience of rural affairs prevented him from fully comprehending; but the casual notices in the daily papers regarding a stationary or even lessening rural population came to his mind; while the possible relationship between these statements and certain unsatisfactory, and, indeed, unpleasant conditions during a number of years past, in the increasing expense of doing business in selling goods throughout Ontario, with lessening sales in the smaller towns and less profits, came to assume an importance, which was to result in directing his thoughts and actions a long way aside from the pathway which, during a long and busy lifetime, he had followed with satisfaction.

Just at the moment when these matters were fresh in his mind Mr. Keeler happened to be dining with a small company amongst whom was the University Professor of Social Economics. The table-talk passed from the general high cost of living to the cause of the great increase in the cost of food products. The usually ascribed causes were discussed, amongst which were the high

rentals, too many in the real-estate business, too many middlemen handling supplies, the high cost of transportation on railways, the shiftlessness of the farmer in not producing enough, with the boys leaving the farm, the waste through highly paid and wretchedly trained cooks and similar reasons, all more or less correct. Joseph Keeler listened intently and with his recent rural observations in mind said but little.

The professor in turn spoke with academic conviction, while all listened reverently, inspired with awe, as he talked of changing world conditions, of how the early settlers in Canada had mostly been of the peasant class, too often of the pauper and even criminal classes, who were ignorant and content merely to labour or simply to exist. He recalled how, late in the last century, many of those had become well off; had grown ambitious for their families, sending sons to college, while others went into towns from the farm. Though all this did seem directly associated with the high cost of living, yet in the great world processes of evolution, self-culture, social illumination, and the cultivation of the amenities and graces were all important; while the many conveniences and even luxuries, which were within the reach of the whole people, whether in city or country, after all more than compensated for what at times did seem a difficulty on the part of people in making ends meet. In fact, the time had now arrived for society to begin to employ the inferior races; in the East, the Pole, the Finn and Galician; in the West, the Chinaman, Jap and Hindoo. Brain must ever rule over brawn, and if only John Stuart Mill's policy of *laissez faire* were allowed to operate freely and leave all these matters to be privately settled by "competition" such temporary difficulties would, in the end, right themselves. It had been remarked concerning this professor of practical affairs, born, bred and educated in the Old World, that he busied himself with his teaching duties very seriously during the college term, only to hie away in the spring-time to English or Alpine fields from which he might study at long range the agricultural, industrial and social conditions of the several Provinces of Canada, extending from ocean to ocean. But apart from his rather irritating *ipse dixit*, he was scholarly and companionable, and was capable of becoming interested in social problems when directly set before him.

Now Joseph Keeler had not been at all satisfied with the professor's ponderous platitudes, and was resolved to go much more closely into the study of what had now become for him an absorbing question. Inviting the professor to spend the next Saturday evening with him, Mr. Keeler bade a general "*Good-night!*" and walked home, revolving many things in his mind, like Ulysses by the loud-resounding sea.

With the next Saturday evening came the professor and, settled in a comfortable armchair in Mr. Keeler's study with a pipe and a glass of some supporting *Scotch*, he listened while Mr. Keeler set before him certain phases of the problem which they had been discussing as they bore upon commercial affairs, and told then of the series of incidents that had taken him to the old town on Presqu'Isle Bay, and the new light in which the whole problem was beginning to appear to himself, as he read from the past into the present history of the beginnings of settlement and of the development of Upper Canada. He said:

"You know, professor, I was a lad of only five years when my father left the old town down on the Bay, where he had been for years with his father, a general merchant, supplying the incoming settlers going to the back townships with all kinds of goods on credit, and taking in return their potash, timber, grain and farm produce. His father before him, a farmer, had gradually gone into business, as, having been the son of one of the earliest settlers, he had grown to a man of local importance and was consulted by the newcomers, who so often needed some temporary assistance, and could only pay for it with produce, there being but little money in those times. As I have now learned, my father was but one of a series of merchants in those old lake ports of the early days, which extended from Cornwall to Toronto. As the settlement of their townships was only possible through these ports, so up from each at every five to ten miles were government roads, and the local squabbles of rival towns for the expenditure of public funds on their particular roads to the back country were even more strenuous than those for local railways today.

"In most of these larger villages or towns was a government land agent; but especially important was this appointment in the district or county towns, where were the registry offices.

Each of these towns, as the immigration increased, became the centre of a business activity in selling to the immigrants and in shipping out lumber and grain equalling, and exceeding even, that of the growing towns of our new Northwest today, since the products were much more varied. I have, indeed, taken some trouble to obtain figures, which I have found in old blue-books, which I suppose my father had sent him by his cousin, the Hon. Joseph Keeler, of Northumberland County. From these I learn that when Lord Durham's report was acted upon and Mr. Poulett Thomson, afterwards Lord Sydenham, got his District Councils Act passed in 1841 and a census taken, the population of Upper Canada was 450,000 and the actual revenues were but \$700,000.

"Now mark what followed. By 1861 after the union with Lower Canada as a legislative union had existed twenty years, the census showed in 1861 a population increase in Upper Canada to 1,396,000, and a revenue of \$3,500,000. But what further is of intense interest is the then distribution of population. The townships of Murray and Cramahe in the Bay district were surveyed about 1794, and other lakeside townships westward a little later. The census of 1841 gives the following table, which I have compared with 1861 and 1911:"

<i>Townships</i>	<i>1841</i>	<i>1861</i>	<i>1911</i>
Murray.....	3061	3612	2765
Cramahe.....	3013	3841	2439
Hamilton.....	4857	6315	3414
Clarke.....	2515	6575	3375
Haldimand.....	2690	6165	
Hope.....	3356	5883	3273
Town of Cobourg.....		4975	5074
Town of Port Hope.....		4162	5092
<i>Rear Townships</i>			
Seymour.....	847	3842	3331
Percy.....	726	3515	2766
Asphodel.....	551	2911	1661
Cavan.....	2899	4901	2499
Cartwright.....	365	2727	1584

Mr. Keeler continued:

"I confess I was astonished when I had carefully examined these three sets of figures. To think, with a total population in Ontario in 1911 of 2,523,274, and only 450,000 in 1841, that the townships along the lake shore had at this time, in almost every instance, larger populations than in 1911, though all had notably increased in 1861, was something I never dreamed of. But the way in which settlement advanced through these lake ports before the railway came is neatly illustrated by the figures for the rear townships in 1861 as compared with 1841. All had filled to overflowing, and yet the losses in these townships by 1911 are even greater than in those along the lake shore."

To the professor, these figures applied in detail to a special district, were most startling. He, of course, knew of the depopulation of Ireland at the time of the famine of 1846, but he knew also that such was due to poverty, disease, and political unrest. He was acquainted, too, with the periods of unusual emigration from England and Scotland; but then these were caused by either commercial depression or bad land laws. But how to explain a situation in a province like Ontario, which had no old-time problems to solve, where peace and plenty, so far as he knew, had existed for many years, and where agriculture always seemed prosperous was to him quite impossible. The question had been much too small an affair for him, whose studies in economics had been based almost wholly upon European conditions; while, as regards the periodically acute problems in the United States, such were looked upon as a part of European commercial questions and as abnormal, owing to an enormous mass of unasimilated people, and not governed by the operation of ordinary economic laws.

When, however, Mr. Keeler pointed out that along with this steady lessening of the rural population, there was an equal lessening of local business, measured by the wholesale dealings of his firm and the wholesale trade generally, and that he learned from the Ontario Bureau of Industry Reports of the decline almost yearly during the past ten years of the areas in crop in many old counties and of the decrease in the number of cattle and sheep and of less acreage in wheat, barley and oats grown, the professor began to comprehend that perhaps here really was a

problem quite within the range of his work; while the more he dwelt upon it the less certain he was that he had up to this time been doing all his duty to the University of the Province, which supplied him with a secured position, and which institution existed and was supported for the very purpose of giving scholars like himself opportunities for tracing existing sociological and economic conditions to their first causes, and perhaps indicating wherein mistakes had been made and how remedies might be applied.

The professor at length rose up to say, *Goodnight!* and thanked Mr. Keeler again for the quite new train of thought and study opened up and promised to meet him soon again.

CHAPTER VII

JOSEPH KEELER, STUDENT OF EARLY CANADIAN HISTORY

In the interval, Joseph Keeler had been busy on his now all-engrossing subject. He took it to the club with him and at odd moments, producing his volume of figures and statistics, would discuss the topic with his business friends at Board meetings and elsewhere. He devoured every available scrap of early history and especially of the District he had grown to love and look upon as his own. He learned from the old newspaper files in the central library and from various blue books of the manner in which a group of English, Irish or Scotch immigrants would settle a whole township in one year and of how in the next township a quite different class would come the year following. He became acquainted too from standard Canadian histories with the organization of the District Councils by the Bill of Lord Sydenham in 1841, under which the wardens were nominated by the Governor, and with the rapid evolution of county self-government completed by the Hon. Robert Baldwin's Municipal Act of 1849, providing for complete township autonomy. He found too that the effects of the long struggle for representative institutions had developed a strength and sturdiness of thought and of independent action in the people of Upper Canada, increased by the inrush of emigrants from Britain who had witnessed the same fight there, resulting in the Reform Bill of 1832, and later in the Repeal of the Corn Laws in 1845, all which had resulted in the merging into one of the people here to a degree and with a rapidity never before surpassed.

Digging yet deeper, Mr. Keeler found a whole volume of correspondence containing minutes of the Legislatures of both Canadas and of several Boards of Trade, which existed even in those early days, urging that free entry be given to Canadian wheat into Britain and at the same time asking that American wheat be admitted free to Canada for grinding, but that it should be taxed in England, thereby supplying a preference

necessary, it was stated, because of the cheaper freight via the Erie Canal which ran from Oswego to the Hudson. As bearing intimately on this matter, Mr. Keeler found a letter to Lord John Russell dated 21st January, 1841, from Lord Sydenham then Governor of the Canadas. It stated:

“Upper Canada is, as you are aware, entirely dependent upon the sale of its agricultural produce and especially of wheat for the production of which it is eminently calculated. Great excitement prevails in that Province at the present time with regard to this subject. The abundant harvest both here and in the Western States has greatly increased the quantity for exportation; but the prices are so low that the farmers and laborers are unable to derive the advantage they expected. The consequence is that there is an outcry raised for what is termed agricultural protection in the shape of duties upon the produce of the United States imported into Canada—a scheme, it is hardly necessary to observe, which would, even if it were not objectionable in principle, be utterly useless to an importing country for the end sought, namely, to raise the price; whilst it would diminish if it did not destroy a great branch of trade, the grinding of United States corn admitted into the Ports of the Mother Country.”*

But there were many side-lights which illumined for Mr. Keeler the actual situation as it existed in those days, while one dealing with matters in his own lakeshore district was of intense interest to him.

Before a committee of the Legislature in 1842 the *pros* and *cons* of the conflicting claims for the expenditure of a grant of £1,500 on a settlement road leading from the lake to the head of Rice lake in the rear townships were discussed, the competing towns being Cobourg and Port Hope. The evidence went on, John Gilchrist, member of the House, being called:

* Answers in committee brought out the fact that the price of wheat on the shores of Lake Erie was 2s 9d, on Lake Ontario, 3s 1½d, that freight from Chicago to St. Catharines was 9d per bushel; from Cleveland to St. Catharines 6d; thence to Kingston 2d; from Kingston to Montreal 7½d; and from Montreal to England 2s; while from Cleveland to New York the freight was 1s 8d, and that wheat on Lake Erie to remunerate the owner ought not to be less than 4s (\$1.00) per bushel.

“Q. Are you aware that Cobourg is in the hands of the Government? A. I have understood so.

“Q. Is not the trade of Cobourg larger than from Port Hope? A. I think so and its being the District town compels many more persons to resort to it.

“Q. What are your views on the subject of Rice Lake navigation being generally used? A. At present it costs sixpence per bushel to bring produce to Port Hope. If the Plank Road is completed it will reduce this to three pence, by bringing the produce to Peterboro and thence by water to the Plank Road.

“Q. Do you think the periodical fires will endanger the road by the new route? A. I have often seen the Plains on fire; it is not as formidable as represented. There are some farms on the Plains, and the farmers generally run four furrows round their fences, and these protect them effectually. The same precaution would in my opinion protect the Road. Answering the question, Is the wheat brought to Peterboro and thence by direct route to Cobourg? Gilchrist answered: That there are several flouring mills on the route where it may be ground *en route.*”

Illustrating what were other difficulties of the times, Mr. Keeler further found in an enquiry about postal facilities by a Royal Commission the following amongst many other choice bits. It is a letter by Rev. John Roaf, dated Toronto, 1840, in answer to an official enquiry. It states:

“A large portion of the people of this District are so far from Post Offices as to be virtually destitute of accommodation from them. . . . Many persons attribute this not only to political favoritism but to the contemptible purpose of driving as many as possible to the shops of the postmasters. . . . Sometimes the English mail is made up here before half the city population is aware of it; and if a person is a day or two late his letter may be eight or nine weeks in reaching England.”

Such and much more was the material which Joseph Keeler had ready to discharge at the professor at their next meeting.

CHAPTER VIII

WHEN UPPER CANADA BECAME THE DOMINANT PARTNER

It was several weeks before Mr. Keeler was able to arrange another evening with his friend, the professor; but, when they next met, he was fully prepared with data wherewith to make a very good exposition of the commercial conditions of these early years from 1840 onward, and found that his friend, the professor, who had been saturated with the contents of standard works on the growth of the Free Trade cult in England, pricked up his ears and showed an intense interest in figures, which gave so completely the prices of wheat and the cost of carriage in Canada at the very moment when Gladstone as under secretary of the Board of Trade was laboring at the tariff schedules of 1,200 articles, trying to make them fit when they would not, and who was forced finally in his desperate task to advise Sir Robert Peel in December, 1845, in the midst of the most acute commercial depression and serious political unrest, associated with the poverty and sufferings of the unemployed in England, and the disease and death from famine in Ireland, to burn his protectionist ships and in a single bill abolish entirely the taxes on corn and wheat.

The professor was just beginning his education in a new field and, trained to study, learned rapidly. The first question which naturally occurred to him to ask was: "How did the almost wholly new political and economic situation, developed in the United Canadas after Lord Sydenham's efforts toward a preferential treatment of food imports to England, affect immigration?" The professor was amazed at the information he obtained.

"From the census returns he found that while Upper Canada had increased in population from 1811 thus,

1811.....	77,000	1841.....	465,357
1824.....	155,000	1851.....	952,004
1834.....	320,000		

yet the rate for the decade, 1841-1851, was 104 per cent. He further learned with surprise that this rate of increase exceeded that in the most rapidly developing western state, Ohio, which had in 1850 some 1,980,427 of population; but whose increase in ten years had been only 33 per cent, while what was even more marvellous was that the wheat acreage of Upper Canada, though but seven-twelfths that of Ohio, had raised 12,675,630, or 16.25 bushels per acre, as compared with a total of 14,487,351 in Ohio."

The professor was, however, too keenly analytical to imagine that this remarkable development of Upper Canada was due solely to the repeal of the Corn Laws, which favored the United States equally with Canada, although the Imperial Parliament did in 1843 put a protective duty on wheat coming into Canada from the United States. Very properly he found this marvellous increase in population due to the choosing by the unemployed population of the Mother country of emigration as perhaps the lesser of two evils,—a forlorn hope, indeed, since it meant an ocean voyage often as long as two months under conditions on shipboard, which today dare hardly be recorded. John Morley, writing of the situation in England, says,

"Commerce was languishing. Distress was terrible. Poor Law rates were mounting and grants-in-aid were extending slowly from the factory districts to the rural. 'Judge,' then said Peel, 'whether we can with safety retrograde in manufactures.'"

"Then came the failure of the potato crop in Ireland and the famine and distress attendant upon it, forcing emigrants to the United States, Canada and Australia, to the number of 1,494,786 from 1840 to 1850 and in 1847 alone there were 109,680 who came to Canada. But along with the poverty and misery of the poor emigrant on leaving Britain came disease and death in this terrible year; the quarantine at Grosse Isle in the St. Lawrence saw 5,424 victims of ship fever buried, with physicians and clergy laid beside them, while hundreds more died at the marine hospitals at Quebec, and Montreal and *en route* to towns farther inland. In 1849 cholera served to fill in the details of this picture of misery, this being the year succeeding the 'Year of Revolutions,' when all Europe was an armed camp in ceaseless agitation due to sudden alarms from every side. The decade

found the population of Ireland decreased from 8,175,124 to 6,515,794, or 20 per cent; while the efflux from Germany to the United States, already just a million by 1850, brought a sturdy freedom-loving people during the next decade, who gave intelligent energy and labour to the virgin soils of the prairie and soldiers to the coming fight, and who perhaps saved the Union. With all this inrush of people to Upper Canada, making a total of 1,396,091 by 1861, a population of only 103,894 was found in 1861 in her five cities, or 7 per cent of the total, then thought adequate for all her centralised commercial needs, while the products of the farm alone amounted to \$69,129,315."

These astounding figures so far exceeded anything conceived by the professor that, had they not been blue-book statistics, for which he had a professional, even reverential respect, he could not have given them credence. The influx had exceeded the almost fixed average of immigration for five previous decades of 33 per cent to the United States by over 66 per cent. Surely nothing ever did more clearly demonstrate the possibilities of the natural wealth of the peninsula, girt with its fresh water seas, bearing its wealth of primeval forest, fanned in autumn by the winnowing winds and fed from virgin soils sleeping during untold ages under the deep calm of the still winter whiteness, only to yield up to the vernal sunshine that rich Earth, which but required the touch of the ploughman's share to make it burgeon forth with the wealth of grass and grain demanded by the needs of the toiling masses of English towns. He thus began to realise the full meaning of that immanent Providence which, teaching men the brotherhood of man and making them learn the arts of Peace, had brought the resources of Science to bear on the problem and in the invention of the steam engine, propelling vessels across the hitherto measureless oceans, and bearing the fruits of the earth to the sea-board over thousands of miles by railways, was supplying a means by which the congested millions of old-world cities could escape their thralldom, and, finding use for their energies, were now to cause to disappear those ever-feared demons of famine, whose gaunt forms from time to time had, during all the past centuries, stalked across the darkened landscapes of the countries of the world.

The two men grew silent under the influence which these old figures, speaking from out past years, made upon them and they parted for the evening, each promising to follow up the history of events as they marked the succeeding half century.

CHAPTER IX.

THE HEIR OF THE KEELERS UNDER A SOCIAL CLOUD

The current of events has glided along more or less eventfully in the Keeler household since the evening, some months ago, when young Ernest disturbed its even flow by telling them all of the greatness of their paternal ancestors. Madam Keeler has since then had at least one lift added to the heels of her already unusually high shoes and has, perhaps, on very important occasions shaken the flounces of her skirts just a little more pronouncedly than formerly and worn an aigrette on her expensive hat somewhat higher even than its hitherto ample proportions possessed. Neither has she neglected to direct the conversation on every convenient occasion to the absurd way in which her boy had come home, raving about what he and his father had discovered regarding the family at Brighton, the particulars always being given with a pleasing *naïveté* when, after arousing curiosity, she complied with the request for details. Even Miss Keeler, who always maintained with such dignity the family honour, now felt only the more justified in her pretensions and at club meetings had been even more solicitous in advancing the claims of those descended from the early first families of Upper Canada to a due and proper consideration, and impressed the young gentlemen, *émigrés* in their own eyes from England, who so frequently honoured with their presence the drawing-rooms where she found herself, that it was these early emigrants of good families who had really maintained pure and undefiled the traditions which had made Canada, for such new-comers as they, so pleasing a place to come and reside in, since they could find here at least a few of the graces which had marked select society at home.

Undoubtedly, however, the events had run most swiftly for the son and heir, John Keeler, during these past months. It had been almost inevitable that, in the rushing torrent of business development and speculation in Toronto, he should have

become involved more or less in the real estate transactions, which had stimulated as well as followed the phenomenal increase of a city which had grown 81 per cent in the ten years of the census, or from 208,000 to 376,000. Indeed, he had become one of a syndicate formed a year or two previous to exploit a suburban farm, lending especially his family name as a guarantee of stability, but, nevertheless, taking many shares, which were to be paid for out of profits from the sale of lots in the rapid turnover expected. Unfortunately the purchase had been made at too high figures, the extension of the radial railway, which from *inside* information was to boom the price, had not materialised and just now the young lawyer was finding it extremely difficult to obtain money to meet the "calls," since his income as a junior member of the law firm was not large, while his club expenses, always nearly even with his income, did not allow him much ready cash wherewith to meet such extra demands. But what was more unfortunate was that John Keeler had contracted a *habit*. His former occasional séances at a cent-a-point had now become a nightly occupation and the betting at *bridge* became heavy in a certain clique of which he was one, while his needs were making him plunge more deeply, the nervous tension preventing him from maintaining the *sang-froid* and developing the *touche erudite* of the experienced gambler. It was not to be supposed that the increasing irregularities of the young man, his restlessness and irritability, could very long escape the acute observation of his father, who, while making every allowance for him as a young man, understood too well that all such effects had their legitimate cause. Casual hints that better hours and more regular attention to business would seem desirable had been met with scant respect, and, while seeming to result in some temporary improvement, matters soon drifted back into the old routine, and Mr. Joseph Keeler was soon to have the unfortunate fact brought home to him that ancestral advantages of birth and good breeding, never, since the days when the Judges ruled Israel and the Scriptures were written, have been a guarantee against moral *laches* and improprieties of conduct, since we find it written, regarding the sons of Samuel the prophet, "And his sons walked not in his ways but turned aside after lucre and took bribes and perverted judgments."

It was then with veritable alarm that Mr. Keeler saw in the pages of *Saturday Night*, which had been making for months onslaughts on the frenzied finance and real estate plunging of Toronto and other Canadian cities, references to a club scandal, which, while giving no names, made it perfectly plain that the coterie to which his son belonged had gotten into trouble with the House Committee, not perhaps primarily on account of high play, but because a member had been accused of cheating. Of course the scandal was investigated behind closed doors; but to Mr. Keeler the yet more jaded appearance of his son and the hints about certain young men made it quite obvious to him that his son had been in some manner involved. So matters continued for a short time; the son, while seeming to be home earlier at times, did not in any way assume his oldtime jaunty manner, but rather his irritability and lack of attention to the ordinary amenities of home life increased. The climax was reached, however, when Mr. Keeler, coming home late from an entertainment in his auto, suddenly came around the corner upon his son in a maudlin state, his brother, Tom, and a friend having been with difficulty conveying him home, trusting that the house had as usual become quiet and that the intoxicated young man could be slipped into bed unnoticed. Mr. Keeler now understood and realised what months of vague hints and dubious appearances meant, and, feeling that the family honour was at stake, became as anxious as Tom that the matter which he hoped was the first serious aberrancy should be kept from the mother of the family. His stern but quiet tone served in some degree to sober the young man and, with Tom's assistance, matters were arranged so that the household remained ignorant of what had happened.

Mr. Joseph Keeler was much too prompt in business matters to allow an affair of this kind to be overlooked or to drift, so that, when John was known to be sleeping heavily, he requested Tom to come to the library. The generous, open-hearted brother came feeling as if he were the culprit, and, while loyalty to his brother demanded that he should make the matter appear as little serious as possible, his own frank nature as well as his knowledge of his father prevented him from attempting in any

way to deceive, even though he tried to palliate his brother's faults. The father said:

"Tom, I am greatly distressed. I have observed that John has for months been keeping later and more irregular hours; that his appearance in the morning has indicated dissipation of the night before; but I never dreamed that one of my sons could ever so forget himself as to be brought home intoxicated. I want to know how long this has been going on and whether or not there is any special cause for such a change in John?"

"Father," said Tom, "I hope you won't be too hard on John; but things have been going from bad to worse ever since John got in with that syndicate bunch in the Follie Park real-estate deal. You know most of them and, while some are very nice fellows, the manager who has little or no stock in the concern, and Sam Brown, who is president, have been playing pretty sharp lately and by encouraging play and its accompaniments have kept the crowd as much as possible from realising just how matters have been going. They paid a long price for the farm, and while some have been able to meet payments, others, and John amongst them, have been getting farther behind every day, and some have been foolish enough to try and make it up by 'play' and others have just kept playing because they did not know how to get out."

"And to which lot does John belong?"

Tom looked at his father, whose firm, stern face made deception impossible, and said:

"You see, father, John just played for sport at first, and drank a little; but as these payments became pressing he had been so unaccustomed to such calls upon him that it made him anxious and irritable and I think that he often played and drank more just to make him forget, especially as the manager kept telling him that when the season opened and the tramway ran past the park, the price of lots would double."

Again the father asked, looking more anxiously if not more sternly:

"Was John mixed up in that scandal, which *Saturday Night* talked about?"

Tom's face paled with shame and fear at his father's question

uttered in a tone almost of anguish, yet knew that nothing but the truth could suffice.

"Yes, father, he was and, I am ashamed to say, John was the one accused of cheating."

Joseph Keeler was as one who had been struck a deadly blow, for he turned pale with shame rather than anger at the very suggestion that a son of his could be capable of a dishonourable act. His voice faltered as he slowly proceeded:

"And was it proved?"

"Well father, I am so sorry for John, the committee found that he had acted in a manner unbecoming a gentleman; but, inasmuch as he was said to have been intoxicated at the time, the club ruling condoned the offence as not requiring his resignation, but he will not be permitted to play again in the club for a year. It is the disgrace, added to this financial trouble, that has driven him into the condition you have seen him, sir."

There was a silence for some minutes in the library—for Tom as if it were of the tomb—when it was broken by Joseph Keeler:

"Tom, my boy, I need not say that this is a lesson for you."

CHAPTER X

THE PROFESSOR AS A STUDENT OF CANADIAN ECONOMICS

Owing to the pressure of business and the urgency of distressing family matters, it was some time before Mr. Joseph Keeler could return with any enthusiasm to the studies, which had for him so keen an interest. But the professor had been put on a keen scent and, like the trained hound, ran his quarry to earth, so that when he again found himself in the cosy study of the Keeler home, he was not long in taking up the story which Mr. Keeler had brought up to 1850. He said:

“Comparing English with Canadian historical events, he found, while world-wide British trade, now freed from the shackles of discriminating tariffs, was rapidly recovering from the serious depression of the ‘Forties,’ that in Canada the enormous immigration had created an era of land speculation, which kept up so long as new towns could be exploited along the lines of the Great Western Railway now building from Niagara Falls to Detroit and of the Grand Trunk from Portland to Sarnia, and as new townships remained to be opened in Perth, Huron and Grey. Labour, with the employment of the large number of immigrants in railway building, remained high, and all prices were made still more exorbitant during the two years, 1854–1856, of the Russian war, in which the wheat supplies of Russia were suddenly cut off from the millions of needy mouths of Britain’s work-people, making wheat in Canada and the neighboring States rise to \$2.50 per bushel. Nevertheless the crisis was rapidly approaching which was to so lessen Canadian credit that a period of extreme depression was created, lighted only by occasional sunshine, which was to last for forty years. He found that towns had been laid out in the Queen’s Bush even and sales held in the nearest town of Guelph on the marketplace where marquees were erected and liquors, even champagne, flowed like water, while the mad orgy of trading in ephemeral values went on. The American railways, having once reached

the Great Lakes, continued skirting the southern shores and even pushing into every state east of the Mississippi. Large land grants were given to railway promoters, and in Britain, Germany and Sweden their agents were scouring every district to secure immigrants to their lands, thereby to repair the damages of the financial collapse which had followed the Peace of Paris, 1856. He found too that immigration had become the commercial barometer in America, instead of the price of wheat as used to be in England, as seen in the figures for these succeeding years. Thus the immigrants for different years were:

	<i>United States</i>	<i>Upper Canada</i>
1851.....	267,357	42,605
1852.....	244,261	38,873
1853.....	230,885	34,522
1854.....	193,065	43,761
1855.....	103,414	17,966
1856.....	111,837	16,378
1857.....	126,905	21,001
1858.....	59,716	9,704
1859.....	70,303	6,689
1860.....	119,928	9,786

“But he found that another and wholly different set of forces were now to affect the normal progress of commercial development in the United States and to react disastrously upon Canada, which for a moment was the seeming temporary gainer by the Civil War, which broke out in 1861. North had met South in fratricidal conflict and the energies of a nation of 32,000,000 were engaged in the most sanguinary war of the nineteenth century. For the moment immigration to the States fell in 1862 to 64,191; but this did not react favourably upon Canada which had only 12,717 in that year. The depression in business already following over-speculation in railways in the United States had encouraged that government to enter into a reciprocity agreement in 1854 for ten years with Canada, which was henceforth to become a doorway to the Northern States, and horses sold at high prices and food supplies of every kind found free access and at favourable returns during the four exhausting years which followed. In spite of the war, however, the immigration to the States rose to 191,114 in 1864; remained at

that until after the North was victorious when it at once increased to 332,577 in 1867. While, however, the local trade of Canada seemed for the moment prosperous in these years, political ferment between the opposing provinces, accentuated by racial and religious mistrust between the two dominant races in the United Canadas, made any progressive movement towards national development impossible. The year 1864 saw the Reciprocity Treaty abrogated; while the one bright gleam of national hope, which shone with the crowning Act of Confederation in 1867, came too late in any way to counter-balance the glorious sense of power and national resourcefulness felt by the victorious Northern States. Canada was forgotten, when a triumphant people, now nearly 40,000,000, turned the energies of millions of disbanded soldiers back into the walks of peace. The railways, already wide-spread, were pushed westward from the standpoint both of national security and unity and of commercial development, and 1869 saw a railway uniting with iron bands the people and destinies of a whole continent between two oceans and gave a nation, who had fought to be free, an intrinsic sense of ability to dare to do and accomplish, aided by the telegraph and steam engine,—the necromancers of the modern world—deeds in peace never imagined, much less equalled elsewhere. A nation had found its soul and its spiritual essence blossomed forth in works of material accomplishment, which, however crude, illustrated the spirit of their Viking ancestors of a thousand years before."

All this the professor now read into the cold facts of history and turning his eyes upon puny Canada beheld a series of disconnected provinces with no sense of unity, no common interests, no trustful spirit, no conscious hope. The most promised for the darksome future was that the Confederation Act contained a clause providing for the building of the Intercolonial Railroad from Canada to the sea at Halifax and to this end a loan of £3,000,000 was guaranteed by the British Government. The professor had already seen that immigration had almost ceased; he learned from the Committee of Agriculture of the Legislature in 1859 that the Grand Trunk Railway, built with the money of English bondholders, had had its agents in Germany and Sweden, booking passengers for the longest haul to Chicago

and the West, and found it stated that of the few who entered as immigrants at Quebec, almost none stayed in Canada. He now understood upon what basis continental expansion depended: viz., that of virgin land for cultivation of wheat, and as yet Canada had no western territories. Committees of the Legislature had had Simon Dawson, the explorer, and others tell them of the Lone Land beyond the Great Lakes, behind the rock-ribbed interminable areas of spruce forests and deep-basined water stretches of the western Laurentians. These travellers told of a land of black, deep soil, where the common crops of the East might grow; but which now was the home of Indian tribes and a few scattered half-breed settlements, some English but mostly French, but all tied to the chariot wheels—or canoe sterns—of the Great Hudson's Bay Company.

Such was the story which, as it increased in volume, grew in intensity of interest with the telling of the professor, who, proud of his researches, yet with a new-found sympathy, told it with growing emphasis as he paced the floor before his friend whom he held spellbound with his eloquent periods. Becoming conscious of being entrapped into an unwonted enthusiasm, he said:

"But, Mr. Keeler, I have been doing all the talking and have been telling what to you are commonplaces and matters of your own experience."

"No, indeed," said Mr. Keeler, "I am sincerely grateful to you, for you have condensed, what it is quite true I have known but never apprehended in its full meaning, the history of a period which is the length almost of my whole life, into a living picture, which, as you recall its details, enables me to see the very actors in it come upon the stage and play their parts as in a kinematograph, and I shall ever thank you for having worked into the very texture of the series of pictures scenes which make a veritable drama of the history of Canada as I have known it. There are, of course, dozens of personal experiences which I can give you of the events of those two decades which you have illuminated so well; but, in essence you have given the history."

The professor said, "How dearly I would like to hear some of them from you!"

"Well, you will remember," said Mr. Keeler, "I was but a child when the American war began and the first thing I recall

is the excitement in Canada over the Trent affair, when everywhere they began to form volunteer companies and start drilling. Of course I knew nothing of what it meant; but I remember well the great Review as early as 1862 when some 5,000 troops were assembled on the Garrison Common, and when the Thirteenth Hussars and the Rifle Brigade and batteries of artillery marched and countermarched and skirmished all day, having associated with them our own Queen's Own and Grenadiers. I was so anxious to get near the horsemen as they marched off the field that I found myself running along holding on to the stirrup of a Hussar who talked to and petted me; but I finally got lost in the crowd and was found crying by one who knew my father and took me home. After that, every boy at school was a soldier, and we boys formed a company and got our mothers to make us red jackets trimmed with white braid, black forage caps with a white band, and black trousers with a broad white stripe down them. We cut and planed blocks of wood, painted them black and put them on black polished belts for cartridge boxes and even cut heavy blocks of wood and strapped them on as knapsacks. On a Saturday, more than once our squad of boys assembled early at one end of the street, got the smaller boys hitched to our play wagons, loaded with sheets, blankets and clothes-horses borrowed from our mothers and marched in fine form to a vacant lot, where we bivouaced for the day; took our tin pails and boiled potatoes and fried eggs and meat in our borrowed spiders; had the parade and sham fight after dinner and marched home, tired and cross perhaps, but saturated with the military enthusiasm of the time. We went further even and became attached to a company whose drill quarters were nearby, and they bought fifes and drums for us and, except on official parades, we were the band to march out with them. You could not know what it meant, for, toward the latter part of the war, there were a lot of disreputable Irish soldiers across the Line who stimulated the old antagonism to Great Britain amongst the Americans, made the more acute by the Trent affair, and the more or less openly expressed sympathy of certain British papers for the South. Their emissaries came to Canada, and stirred up a disaffection, which, perhaps never very serious, caused reports of secret drillings and the hiding of thousands of

stands-of-arms, and preparations at a signal for a rising assisted by Fenian invaders from the South to wrest Canada from perfidious Albion. The times were full of terrors for the young and excitement for those older. I remember well looking over my father's shoulder as he read aloud from his daily paper the account of the assassination of President Lincoln, and recall the still more serious affair of the Fenian Raid at Fort Erie.

"All of us boys went to see the Queen's Own embark for Port Dalhousie on June 1, 1866, and we waited in breathless excitement for news of the fight which all the next day was taking place at Ridgeway. Then too we followed with the crowd on the Monday after, when the bodies of the dead, landed at Yonge Street Wharf, were given a military funeral, and especially do I remember the names of the men of Company K, your old Var-sity Company, McKenzie, Mewburn and Tempest, who were killed out of a total of forty in a few minutes in the Limeridge part of the fight, and recall dear old Professor Vander who, though badly wounded, is I still see on deck in the University.

"Of course I joined the Cadet Company at Upper Canada College, when old enough, and later recall how the martial spirit stayed with us when one summer three of my Form stole away and enlisted in the Queen's Own to go to Niagara Camp and of old Principal Cockburn's translation of the Horatian couplet as he satirically spoke of the runaways:

"*Dulcè et decorum est, pro patria mori,*"

"How sweet and fine a thing it is to eat a mutton pie."

"We did not know then—none in Canada knew—that out of this temporary ebullition of traditional Hibernian dislike for the Anglo-Saxon, or, perhaps, more really owing to the absence of any occupation for the moment for disbanded soldiers, was transmuted much more rapidly than in any other way possible into a sturdy Canadian spirit, the various opposing elements of the West and the East."

CHAPTER XI

JOSEPH KEELER RECALLS COMMERCIAL AND POLITICAL EVENTS OF FORTY YEARS

The events of the years following 1870 were deeply stamped upon the memory of Joseph Keeler, for it was in 1873 that he was brought, as a young man in his father's warehouse, face to face with one of the longest periods of business depression, which Canada had known. So it was easy for him to give, as he did at their next meeting, details to the professor covering the crisis, which was a sequence to the financial collapse following the Black Friday, 18th of September, 1873, in New York, when the Jay Cook Company was forced to close the doors of its broking and banking house, while having \$4,000,000 on deposit and holding \$15,000,000 of the bonds of the Northern Pacific Railway. Many thousand miles of railway had been built during the previous ten years, enormous subsidies by the Federal Government from \$16,000 to even \$48,000 per mile on the mountain sections had been advanced to the Credit Mobilier, which financed the Union Pacific Railway to San Francisco; while the total expenditures on railways for these years was \$1,700,000,000. He said:

"The people of the United States had been alarmed, if not shocked, at the revelations of too close relations between senators and members of the House and the Credit Mobilier, so that the orgy of speculation and of railway building, without as yet receipts from the traffic, as their lands were not widely settled, came to a logical end, as all debauches must, and the breaking of the banks of financiers, the breaking of the hearts of widows and the breaking of the brains of thousands of overwrought business men all came together. And the pity of it all was that the panic did not remain south of the line. Canada was poor but, nevertheless, the fever of railway promoting was in the air. Then were planned and partly constructed the Canada Southern and Airline railways across the Lake Erie peninsula, as well

as the Wellington, Grey and Bruce and Credit Valley roads; while a Government went out of power due to suspicions of an improper intimacy between its members and a company promoting the great national enterprise, the Pacific railway, which was to connect coast with coast, and ultimately to prove even a greater bond, because it was so much more necessary, to bridge over the great gap of wilderness between Ontario and the West.

"But this was not yet to be. The method later proposed of building it in sections, part waterways and part railways, however in keeping with the financial resources of the country at that time, was wholly inadequate to fulfil the requirements of the situation, and from 1872 to 1882 commercial stagnation marked Canada to a degree before unparalleled, and the migration of Canadians across the border rose to such figures as had never before been equalled, as seen in the following list of yearly emigrants from Canada into the United States:

Emigrants from Canada to United States

1870.....	40,411	1877.....	22,116.
1871.....	47,082	1878.....	25,568
1872.....	40,176	1879.....	31,268
1873.....	37,871	1880.....	99,706
1874.....	32,960	1881.....	125,391
1875.....	24,651	1882.....	92,295
1876.....	22,471		

"So remarkable, however, did the trade revival in the United States become after the five years' depression from 1873 to 1878, that, while the total immigration to that country in 1878 was only 138,000, it rose in 1880 to 347,000 while that from Canada to the United States multiplied three times within three years. This stream, whose flow had lessened during the five years following the 1873 panic, had risen to its height in 1881, to decline again only for a time after this, when the outlet to Manitoba through Minnesota had been found.

"I fancy," said Mr. Keeler, "that the real extent and meaning of this depopulation, as it actually existed then, was not known even to the public and business men of that time, and it has needed a decade of expansion such as that of the past ten years for them in any degree accurately to estimate or comprehend the strength of the centripetal forces, which the churn-

ing of the immigration ocean by the great American octopus created during those many years, causing the people from every country and beyond all from its neighbor Canada to be drawn within the reach of its tentacles and to be slowly swallowed up to the number of over 2,000,000 by 1900 from Canada alone."

It would have been hard, indeed, for the professor to appreciate the full meaning of this tragic recital, had he not lived in Canada during the decade of 1890-1900, and been an interested witness of the enormous development during the succeeding decade. He recalled to Mr. Keeler how he had come to Canada in time to witness the third strange political agitation, which like those of 1837 and 1849, had for its object closer, even political, relations with the United States. Its cry "*Commercial Union*" had originated in New York with two *ci-devant* Canadians, Wyman and Glenn, and in Canada was fostered by that literary giant, but political enigma, Professor Goldwin Smith. Supported by a newspaper, financed and edited by men, previously conservatives, a great impetus was given to a movement, which appealed especially to the opponents of high tariffs in both countries, owing to the melancholy results commercially of the decade, which had opened with a blare of trumpets, regarding what the new Canadian Pacific Railway begun in 1881 was to do in opening up the Great West. Its first through train to the Coast, leaving Montreal, June 24, 1886, was indeed an impetus to western settlement; but there had been already dissatisfaction over the land laws in the West. Indeed the Half-Breed rebellion of 1885 grew out of this; while time, under the best of conditions, was needed to overcome the prejudice against the country and its climate, where plagues of locusts had occurred as recently as 1875 and frosts had not infrequently injured the wheat and droughts had occurred as late as 1886. . . .

Mr. Keeler here broke in:

"As I look back on those seemingly so hopeless days for Canada and find from the blue book returns that not only did the population not increase through immigration to any notable extent, but further that we actually were short in our total population in 1891 by 120,000 of what we should have had, had we retained our natural increase for the ten years, I wonder why

we all did not lose faith entirely in our future. Only think of it, the aggregate foreign trade of all Canada in 1889 as compared with 1881 had increased by only \$400,000 while that for the dreary years from 1870-1880 had even increased by \$4,000,000.

"The nadir was reached when a financial crisis, beginning in the United States in 1890, reached its height in 1893. This hopelessness is perhaps not greatly to be wondered at when, although trade slowly improved after 1893, the export price of wheat from 1891 to 1896 rose only once to 80 cents per bushel, and fell in 1896 actually to 58 cents, while that of potatoes for the same period rose but once to 50 cents and averaged as low as 38 cents per bushel. There seemed but one adequate explanation for this whole situation, so directly affecting not alone the growth of the Canadian West, but even more that of the old Lake shore counties of my native district, and this was the extraordinary development of the Western American States.

"I find for instance that to the twelve North Central States during 1880-1890 there was an immigration of 1,143,285, which, however, was less than the percentage increase for the same states from 1870 to 1880. But it made a total population for this area of 22,410,417 in 1890, which had increased by 1900 to 26,330,000 of whom 48 per cent were foreign born, over 2,000,000 being Canadians.

"Remember too that while this caused an enormous growth in Chicago, and some of the western urban centres, it meant also an increase in the farms of this central western area from 1,000,000 in 1870 to 2,000,000 in round numbers in 1890. But that there was a limit to the available land there is shown in the fact that the increase in farms from 1870 to 1880 was 50 per cent, while between 1890 and 1900 it was only 14 per cent.

"You see then, professor," continued Mr. Keeler, "when these several elements of our problem are brought together that they present a group of conditions in some degree helping to its solution, and we thus find in Ontario and the older provinces only an accentuation of the process, which went on in the old Eastern States for several decades; with this distinction, however, that while the whole of old Canada was for forty years being drained of her population, the westward movement at any rate kept the old New England population within their

own country. Doubtless it is a movement similar to this which may be at the bottom of the general depression and seeming agricultural retrogression in the old district down on Presqu'Isle Bay; but the subject, now that we have really begun to investigate it historically, is becoming of absorbing interest and I hope we together may determine in what direction this most serious condition, affecting the welfare of our old Province should best turn the energies of her people."

The business-like grouping of commercial and historical facts made by the man of affairs was a source of intense admiration to the professor, who remarked in rising to go:

"Well, Mr. Keeler, it is once more the proof of the old scientific adage *experientia docet*, which we now translate into 'It is necessary to experiment in order to learn,' and certainly you old Canadians must have had either great faith for forty years in your future or an intense patriotism like that of the Tyrolese or Swiss for their mountain glens to resist the loadstone of commercial advantages and large business attractions, which you have so well illustrated in this picture of the growth of the American West. But it does seem, as you say, as if the Old East in Canada is today having the same depleting process repeated, and I wonder if there is to be a forty years' further drain on these old provinces, which have supplied the very essentials not only of men, the primary condition to development, but also of the intellectual, social and political elements in the evolution of the West. We must study this further. Good night!"

CHAPTER XII

THE EXIT OF JOHN KEELER FROM FRENZIED FINANCE

It was several months since the first shadow came over the Keeler house, and unfortunately it had remained there. Mr. Keeler had hoped that the lesson which had come to his eldest son would have proved salutary; but the young man's personal pride was hurt—the lesson had not reached his conscience. He placed the blame of his fall upon others rather than openly and frankly going to his father and saying "I have sinned." As usual in such cases, the spiritual in the man being in abeyance, the physical dominated the actions of John Keeler, and instead of turning over a new leaf, he went about in a sullen mood, avoided the family circle and, instead of improving his nervous tone, was quite evidently indulging secretly in what had now become in his unhealthy opinion, a physical necessity. He did not abandon his club entirely, for that would have been to confess his fault; but he went elsewhere and made associates of others, who, like himself, had fallen into irregular habits. This, of course, Mr. Keeler came to know through Tom and, instead of John Keeler appreciating the delicacy of his father's treatment of him hitherto, he chose to wear an air of injured independence, which made it impossible for any frank approach from either side.

He perhaps seemed to give more hours to his legal duties; but even this proved to be but a cloak to cover his absence from the home at normal hours. The mother and sisters, though still ignorant of what had taken place, were of course made aware of his irritable moods; but the fond mother set it all down to Jack's overworking at the office, and extenuated a peevishness, which more properly was only a rude selfishness.

But it was not to be supposed that when matters of this kind had gone wrong they would correct themselves, unless the prime agent's attitude from the moral standpoint changed, and John Keeler had not changed. There still ever remained impending fear of certain actions in the matters of the Real Estate Company

coming to light, coupled with his failure to meet payments on "calls" for stock held by him. As solicitor and secretary of the company he had frequently received small payments from purchasers of lots to be sent to the treasurer; but when losses at cards had occurred, he had for the moment used these sums, intending of course to turn them in next day. Such, however, had now grown into a considerable sum, and it became inevitable that the time for accounting must soon come. His associates even, some of equivocal commercial morality themselves, knowing of his club scandal and his more irregular habits could no longer for their own safety delay action. So it came about that at the semi-annual directors' meeting the amounts of the outstanding accounts of John Keeler in the matter of stock payments and moneys received came up for consideration along with others. With characteristic *insouciance*, he made his defence, urging that others were behind in stock payments as well, and that the extra legal work placed upon him more than made up for the seeming irregularities. The booming of land sales had, however, latterly fallen flat, and the directors were in no mood to accept excuses for these easy-going methods, since they were sadly in need of funds for payments due on the farm purchased. Young Keeler's irritating attitude of superiority only made matters worse, until at length after high words, a resolution was passed "Requiring that an accounting be made within one month of all moneys received by him as solicitor and that if these were not paid as well as all payments on stock overdue, legal action would be taken against him by the company. Meanwhile the solicitor's work was to be done elsewhere." The resolution was passed not without a sense of indecency on the part of some of the Board, since they had especially counted on the social standing of the son of Joseph Keeler, Esq., and on the prominence of the father in large business affairs to give their company a financial standing. But the human selfishness in business, as elsewhere, and the *sauve qui peut* of the speculator have no delicacy of sentiment and the inexperienced young solicitor, who had worn so superior an air, was now to suffer an injury to his pride, which for him was infinitely more intense than any sense of unfortunate personal habits had as yet produced in him. Its im-

mediate and almost inevitable result was a period of debauch so serious and prolonged that it could no longer be hidden from his brother and father. The shock to Joseph Keeler, when Tom stated what he had gradually learned as street gossip about the directors' meeting, as we recall his pride in the business probability of the Keeler name, which in Toronto had become a tradition, may well be imagined.

His son and heir had not only fallen into irregular personal habits, but he had also marred the family escutcheon. Immediate and prompt action was demanded; but it is unnecessary to relate the painful scene between the father, who felt his personal honor cruelly injured, and his son, who with nerves unstrung was now forced by personal fear of prosecution for financial irregularities to tell to the father the shameful nature of his gambling debts, his misuse of funds and the amounts of the payments demanded by the company. Even at this moment the superior John Keeler, the mother's favourite, only saw one meaning in St. Paul's words, "The strength of sin is the law." Not yet had come to him that other truth, "that it is the renunciation of self and the giving himself for others," which was the only measure of his personal reconciliation with the law of the highest Master of Morals.

Joseph Keeler did not hesitate for a moment to demand a statement from the company of his son's liabilities and, when received, to pay them all to the full, and to sever his son's relations completely with the company, feeling assured that the whole question of his son's future must be considered from a wholly new standpoint. Meanwhile the young fellow was quite unstrung and the panacea of a change of scene must be at once tried. As it was necessary in the interests of business, Tom took his brother on a trip to the West Indies, and for the moment we may leave the young fellows not displeased at their absence from a very unpleasant situation. Joseph Keeler, Esq., during these past few months, has distinctly aged; the mother, who of necessity learned of her son's misbehaviour, has if quieter in manner not ceased to carry herself with an air of even greater personal superiority, as if assured that the expansiveness of her socially protecting wings would adequately suffice to more than

balance the peccadilloes of a whole family. Besides did she not know "that it was those vulgar men her son was forced to associate with as solicitor to that land company, who had been the cause of the whole trouble. She knew her Jack was all right!"

CHAPTER XIII

RURAL DEPOPULATION AND URBAN OVERPOPULATION

It was inevitable that some relationship either real or accidental between those distressing family affairs of which he had so recent experience and the political, economic and social movements, which had become for him so absorbing a study, should impress itself upon the mind of Mr. Joseph Keeler, the hitherto even flow of whose life had never given him occasion for serious thought on such matters. He unconsciously compared the full, bounding and successful rural life of Upper Canada before the "Sixties," when not more than 17 per cent of the people were in towns with the high pressure of present-day commercial life and the restless, artificial and expensive habits of society, and could not fail to realize that many occurrences, social and moral, such as the irregular habits of his son, were the logical and inevitable results of the false standards which society had set up, and to which the young men and women of today in especially the higher circles were expected to conform. Not only so, but he also saw that such were largely destructive of the teaching and example of personal effort through self-denial, which in his boyhood had been constantly inculcated as primary requisites to success in life. It became further apparent to him that the phenomenal material development of recent years in Canada, making in many cases successful speculation possible for young men, whom he knew to be wholly untrained in business methods, merely through taking the gambler's chances and showing in their plunging foolish irresponsibility for results, was exercising wide-spread baneful and most disastrous effects, not only upon the stability of business, but, what was much more important, also upon the moral fibre of the whole people.

Young men whom he had known a few years before of no account or standing in business circles were now the most prom-

inent in many club-circles and had indeed invaded and been received in social circles, hitherto the exclusive preserves for the traditional well-born, their sole title to admission being the fact they had or seemed to have, made '*coups*' through stock gambling or the advances in real estate, such being due on the one hand to normal commercial expansion and the rapid influx of population to the cities and on the other to a kind of advertising economically as indefensible as a Louisiana lottery or a Gowganda Silver prospectus.

The general tone of society to it all seemed indicated by its laughing indifference to any criticism of the situation, when everyone seemed to say: "Why, if people like to be fooled, why not fool them?" while the lawyer who had grown wealthy through his conveyancing and commissions and the newspaper managers who had flourished through highly paid gambling advertisements, both nonchalantly answered with the cynical legal quibble "*Caveat emptor*"—"Let the buyer beware," as if they had successfully solved for themselves the most intricate moral problem and done all their duty as respectable members of the community and citizens of a country which had a right to become "chesty" as being the latest and last great "Bonanza" struck since California or the Rand.

But Joseph Keeler was much too practical a man of the world to become embittered against a situation, which had been instrumental perhaps in producing unfortunate results in his own house, and turned philosophically to the problem of what means were the most likely to improve, if not remove, conditions so dangerous to commercial and natural prosperity and so productive of social and moral declension.

What was perfectly apparent to him was that the removal of the population of Canada from rural to urban centres, as was shown by the recent census, and the enormous and disproportionate increase of the cities through immigration as compared with that in rural districts could only have one result so far as the production of the food of the people was concerned. Thus he found the following:

	1901	1911	Increase	Per cent increase
Total population of Canada	5,371,315	7,204,838	1,833,523	34.13
Total rural population	3,349,516	3,924,394	518,878	17.16
Total urban population	2,021,799	3,280,444	1,258,645	62.25

These figures were only emphasized by others giving yet more details. Thus in Canada in 1901 there were sixty-two cities and towns having a population each over 5,000, and only two with a population over 100,000; while in 1911 there were in all 200 urban municipalities with populations over 2,500. The centralizing, however, of this population was marked by Mr. Keeler since he found that of this enormous urban increase, over half had been in eight cities alone, which had grown from 554,506 in 1901 to 1,194,275. Such figures were an ample explanation to him of the continued boom in Toronto, as in these other towns, and were eloquent in the information they gave, which explained so many of his problems. His own city, indeed, had grown from 208,040 to 376,538 or 81 per cent in ten years. But this was but half the story, for coming back to his own problem Mr. Keeler found that rural Ontario had lost absolutely 52,184 of her population in ten years, or such had decreased from 1,246,969 to 1,194,785. What, indeed, he had previously discovered regarding his old home of Northumberland was now seen to be simply a local symptom of a general disease. What, when analyzed, made this all the more remarkable was that out of a total of 1,639,654 immigrants who had entered Canada during these ten years, of whom 619,955 had given their vocation as farmers or farm laborers and of whom 120,000 gave their destination as Ontario, all seemed to have gone to cities or if to rural districts, to have displaced a native population, whose natural increase since 1901 had wholly disappeared. With the enormous yearly urban increase during the decade confronting him, these figures seemed absurd and impossible, while the industrial expansion of his own city alone confirmed the seeming universal prosperity. Assuming, however, the truth of these

figures, Mr. Keeler naturally concluded that they would show some logical consequences on agricultural production and so turned to statistics again, where he was surprised to find that the average of farm values for Ontario had increased but \$1.12 per acre for all occupied lands, from 1906 to 1910, while the increase of land assessed was only 421,969 acres over 24,284,000 in 1906; but that the percentage of land cleared was slightly less.

In keeping with these figures he further found that there were fewer cattle, sheep and pigs in 1909 than in 1905. Thus:

	1905	1909
Milch cows.....	1,106,000	1,075,000
Other cattle.....	1,762,000	1,595,000
Total slaughtered.....	714,000	800,000
Sheep.....	1,324,000	1,320,000
Sheep slaughtered or sold.....	2,584,000	2,767,000
Swine.....	1,906,000	1,551,000

Similarly there were decreases in acreage of the several grains in the same period. Thus:

Fall wheat, decreased.....	75,000 acres.
Spring wheat, decreased.....	21000 acres.
Barley, decreased	60,000 acres.
Oats, decreased.....	62,000 acres.

while he found increases only in the acreage of corn and potatoes of 70,000 and 15,000 acres, respectively.

When, however, he found in a study of the number of bushels grown per acre, no increase, fall wheat being 2.4 bushels less in 1911 than the earlier average for five years, barley 1.8 less, oats 1.6 and peas 3.3 less while the price per bushel had increased but little, relatively, he realised in this phenomenon of decreased production and relatively small increase of prices to the farmer, a situation, bad as it was in 1896 when trade everywhere both in town and country was depressed, which was now aggravated, so far as its effects upon farm values and the tendency to leave the farms to crowd to the cities where there was a demand for labour were concerned, by the increased cost of farm labour.

It was not long before he had the professor engaged in the discussion of these figures brought down to the present time.

As the professor had not been idle he was equally prepared to give his theory of the situation. He said:

"You know, Mr. Keeler, that through the keen discussion in the United States, especially during the past few years, and more recently in Germany, of the problems of high prices an agitation has been raised producing the most wide-spread political effects. The discussion has naturally been concerned with the high cost of living to city dwellers, and as the labouring classes have witnessed the colossal fortunes piled up through the manipulation of railway and other industrial stocks and by the combines to increase prices in iron, cotton, coal and foods, made possible by the facilities of personal communication by railway, telephone, and telegraph, a deep-seated sense of injustice through labour not receiving its fair share of profits has arisen, which, if not in some way removed, can only end in social revolution.

"Of course strikes have followed strikes in every trade as if that would lessen the evil; but everywhere an increase of 5 per cent in wages is followed by 10 per cent advance in the cost of food and coal. Strangely, I suppose, because the farmer has hitherto been too often the silent, uncomplaining beast of burden, an individualist wholly unorganized and unbusinesslike, his voice has scarcely been heard or if heard not heeded because he showed no combined political strength. I have been comparing prices and find that wherever the prices of the farmers have been increased 10 per cent the wholesale prices have risen by nearly 50 per cent. Thus a table in the Report of the Department of Labour gives the following prices:

<i>Average of Prices for 1890-1900</i>	<i>Prices for 1911</i>
Grain and fodder.....100	145.
Animals and meats.....100	146.7
Dairy produce.....100	136.2
Fish.....100	143.6
<hr/>	
Average total.....100	143.75

"In all articles of which a country produces a notable surplus, the price is regulated by the world's markets as in the present price of wheat; but whereas in the United States and Germany, and now in Canada, the home consumption has approximated

the home production, the demand, too often assisted by combinations in almost every article of daily consumption, at once advances the wholesale prices often after the farmer has sold his crop at an average price. For instance, I saw the point finely illustrated in the paper of yesterday. The cold season everywhere has prevented the tomato crop in Ontario, grown by the farmers for the canneries at a price fixed in the summer at 30 cents per bushel, from ripening well and the farmers have hardly got half the number of bushels per acre of other years. Of course the canner was short, too; but as the last year's supply was exhausted the demand is the same, so the canners agreed to add to the price per can an extra amount to enable them to make the usual amount of money or even an increase in profits, while the farmer does not get a cent more per bushel than last year. And so it runs all the way through the story and, until the farmer finds some way of protecting himself or helping himself or being helped by business methods and capital, whether private or of government, this rural decrease of population through loss of courage by the farmer will and must continue.

"We have academic dissertations as to the depreciation of the gold standard and too much gambling in stocks, all of which is true; but I am sorry to say that the plain, simple, economic causes affecting the farmers' capacity to produce cheaply and, after producing, to get a fair proportion of the value of the product, are too often quite overlooked by the exponents of political economy.

"Just how we are to help in bringing about a better situation and enable the producer and consumer to be in the one case assisted and in the other relieved of the excessive burden of high prices, I do not wholly as yet perceive; but we shall not desist until we have discovered a method. We must discuss it further. Good night!"

CHAPTER XIV

THE STRESS OF SOCIETY FUNCTIONS HAS UNFORTUNATE RESULTS

The earnestness with which Mr. Joseph Keeler had been studying the several social problems, along with his friend the professor, during the past months had lessened the tendency to dwell upon those family matters which had so urgently been pressed upon his attention. His sons had returned from their prolonged trip to the South, and John seemed to have recovered from the physical exhaustion and mental depression, which had had such unfortunate results. But the lack of sufficient law work gave him too much time for introspection; while the affronts real or imagined, from his former associates rankled his too sensitive egoism, the outcome proving that his depraved habits had gained too strong a hold, in the absence of any acute sense of personal wrong-doing, to enable him to reconstruct his life and actions on a higher plane. So it was not very long before his father came to learn with grief that he had a son so lost to self-respect and regard for the family reputation as to appear not infrequently in public, showing the traces of a dissipation tending to become habitual.

But Mr. Keeler was to suffer from the further knowledge that his younger daughter, the light and joy of the home, whose sunny disposition had so often served to dissipate the clouds gathering over the family circle, was toward the end of a winter of gaiety showing evidences of some malady, which her by no means rugged constitution was not readily throwing off. A slight cough had succeeded a seemingly simple cold, which when her father suggested fewer parties and more sleep she made light of as being nothing at all. When her mother was appealed to, she too did not think it anything serious; but certainly thought that a few weeks at Atlantic City would be a good thing. Of course this suggestion was at once acceded to, so that mother and daughter had gone away to the seaside, where, after a

short period of rest and regular hours with outings on the broad promenades, which gave the young lady a feeling of being quite well again, the mother yielded readily to Fanny's inclinations and both were soon involved in the social whirl at the fashionable watering-place.

In a few weeks they had returned home with Fanny looking browned by the sun and sea breezes, and so matters flowed along much as usual in the home. But it was soon noted by the father that his daughter was often pale and listless in the morning with a poor and fastidious appetite, while showing in the afternoon a flushed cheek, often associated with an unnatural brilliance and unusual excitability, both of which raised his gravest apprehensions. His wife, however, quieted his fears with the promise "that a summer spent at their Muskoka home would bring Fanny home bright and strong again."

The summer came and went, the daughter coming home seemingly better, while the eldest son, who had spent most of these months at the cottage, returned with them, greatly improved in his general tone. So every thing pointed to the home returning to its old-time happy routine. Mr. Joseph Keeler, as home affairs became less engrossing, reverted naturally to those economic studies, which seemed now all the more important as he saw their relationship to moral and social questions, affecting even himself and family. It was just at this moment that the question of his youngest son's future became a factor in the problem. Ernest had shown no inclination for the work in his father's warehouse, and, indeed, for a whole year had been doing little more than making a desultory acquaintance with office methods, which from the first he had found irksome. His love of outdoor life often found him riding in the countryside far beyond the city limits, thereby recalling the two happy days spent with his father on the Lake shore at Brighton at the season when the hillsides were white with apple-blossoms set in their verdured background, all reflected in the glistening sunshine of those fair May days down on Presqu' Isle Bay.

His sometimes laughing suggestion that he ought to be a farmer had been made more than once, and had again and again recurred to his father. So when, on the boy's return from a few days spent with an old school chum in the Niagara Fruit Dis-

trict, he became enthusiastic at the dinner table in describing the glorious times they had had in the country, Mr. Keeler said:

"Ernest, how would you like to be a fruit farmer down at Brighton?"

To which the lad replied:

"Just try me, sir, and see! It would be splendid!"

Of course the mother did not take the boy seriously, as she could not comprehend how anyone, city bred, could endure the inanity of an existence separated from the daily excitement of urban life and of the constant round of gaieties in which much of her later years had been spent. So all she could say was:

"You silly boy, you don't know what you are talking about. You would make a *pretty* farmer!"

To this Mr. Keeler only thought it necessary to remark:

"Well, Ernest, we must see about the matter," and so for a time the matter rested there.

What, however, seemed apparent to Mr. Keeler, the more he revolved in his mind this rural problem now coming to have a family and personal interest as he thought of giving the boy's evident inclination an opportunity for development, was that if enough land within the Brighton district could be bought at a fair price, it might be possible to put into effect some of those theories, which he and the professor had been discussing so recently.

Not only, he thought, should capital properly invested and applied be made productive as in any wholesale, manufacturing or other industry, but there further seemed no reasons why the methods of concentrating business and of coöperation between the new business farmer and the old individualistic settler, who for so many generations had toiled patiently alone, should not be brought into effect.

It was not long before he had, through the local enquiries of an agent, obtained the prices of a number of farms for sale near Brighton, and, though prepared for it somewhat, was much surprised, indeed, at the low prices asked. It seemed to him absurd that a few lots in a field more than five miles from the centre of Toronto should have a selling price greater than a hundred-acre farm, with buildings, orchard and all near Brighton. In some cases he learned of farms, where no sons were

left to till them, and of others where fathers and husbands had died and only women were left to manage them. So many instances of this nature were related that Mr. Keeler enquired still further as to the conditions. He found that while farms would vary in the percentage of readily tillable soil, yet it was plain that most farms were but partially cultivated. Not only was this the case, but the character of the cultivation was further quite limited. Relatively few cattle were found in the district, apart from a certain number of cows on each farm to supply milk to the local cheese factory, the number decreasing rather than increasing in recent years; while these farmers seemed never to have learned the art of feeding fat cattle or else had ceased doing so as being unprofitable. So the growing of hay and oats mostly for the cows and working horses, and the cultivating of tomatoes and peas for the canneries, seemed to be the chief methods pursued.

The chief feature of interest, however, was the apple orchards; but there were even in this fruit-growing business elements which did not seem satisfactory. He noted that the census showed fewer fruit trees in some counties of Ontario in 1910 than in 1900, while he found that the local practice of many years still prevailed of the apple-buyer of the neighboring town coming during the late summer and bargaining for the apple crop, at the same price per barrel as had been paid twenty years before.

"No wonder then," said Mr. Keeler to himself, "if the wages paid and the cost of living are higher to the farmer, and prices not much increased, that he should have grown weary and either retired to the neighboring village, renting his farm which he could not sell, or continued on the farm a mere vegetative existence, not doing much and not getting much, not laying much out and not incurring any serious expenditure or responsibility."

Before going further into the matter, Mr. Keeler invited the professor to spend another evening with him. The results of their discoveries were pregnant with many altered views of life in the various members of the Keeler family.

CHAPTER XV

THE PROBLEM OF HIGH PRICES ANALYZED

When Mr. Keeler and the professor had once more settled into their usual corners in the library, the former briefly rehearsed the several incidents related in the last chapter and told of the enquiries he had been making regarding present farming conditions and what the results were. He said:

"What do you find elsewhere, professor, in either your travels or reading? Are rural conditions what I find them here? Is there everywhere in old communities in Great Britain and on the Continent this same inertia, bred of an environment seemingly incapable of being overcome, altered, or ameliorated? Just imagine my being offered farms at prices not much greater, right along the Lake Shore and railways, than asked for wild prairie land thirty miles away from the nearest railroad in central Saskatchewan!"

The professor replied:

"Unfortunately these very conditions have existed and even yet exist in some old English and Scottish counties; while Germany and France receive annual migrations of Russians and Poles, either for the harvest time or as permanent settlers on account of the exodus into the cities in recent years, notably in Germany. Nowhere does the ideal condition exist of a balance between country and city equal to that in Denmark, where there are about 1,000,000 people in the cities and 1,500,000 in the country and where several ministers of the Crown are simple peasant farmers. ✓

"I assure you that since you have brought all these matters home to me as a local Ontario problem, I have felt that some of my early generalisations on the subject seem to me now rather academic than practical."

"But, professor," said Mr. Keeler, "if the Danes in a country surrounded by the ocean can solve the rural problem, surely inasmuch as they are or ought to be affected by the same world-

wide influences as their neighbours others can do the same. Wherein seem to rest the essential differences in results?"

"Well, " replied the professor, "you must know, Mr. Keeler, I have in my summer vacations visited the several countries of Northern Europe especially, and what I have noted, most of all perhaps in the Scandinavian countries, is that which Caesar noted and what Tacitus writes about regarding the Teutonic peoples, a simplicity of life, associated with the traditional love for the customs and practices and occupations, which for many centuries have marked every hamlet in these countries. Germany since Bismarck's policy of industrialism, based upon directing the energies of twenty-one universities into research work and a high protective tariff for the products of industry, as well as on home-grown food, has made enormous strides in organizing her people until the problem, is now one of feeding the townspeople without bringing in food from other countries, while the stimulus to become industrial has become so great that rural development has proportionately very notably lessened.

"Sweden like Germany has advanced industrially very notably in forty years, but there as in Denmark, a much nearer balance between country and city exists, because the government systematically develops rural needs as an industrial necessity. Although only 12 per cent of Sweden is cultivated, and emigration was for thirty years very large to the United States, yet the great water powers being utilized are greatly developing industries, and farming is rapidly becoming industrialised. The wide areas of rocky hillsides are being made to grow much more stock and the forests have been, and are being, systematically cultivated for business profits. Dairying, as in Denmark, is closely associated with sugar-beet growing on the same plan. Everywhere is being clearly comprehended the conversion by the producer of his own raw materials into the manufactured product. Some 23 per cent of all the rural population has only 4 acres, 66 per cent from 4 to 40 acres and the balance 80 to 200 acres.

"This ideal has as yet been realized only in Denmark, where with a population less than Ontario, she had three years ago 1,358 butter factories, almost every one of which had ice or mechanical refrigeration to care for their milk and butter. Of

the latter there were 151, which handle enormous quantities of milk daily, while there are besides several thousand small slaughter houses, some 70 large abattoirs with all modern equipments, their competition preventing combines."

"So everywhere then, professor," said Mr. Keeler, "there seem to be associated the two problems, first scientific methods applied to farming, and second, the associating of a group of farmers, as with the cheese factories here, if not to produce, at least to buy and sell through coöperating." "Exactly so," said the professor. "But," said Mr. Keeler, "is there no other difference, for if this is so easy, it is very strange that our farmers have not done this already?" "Well," said the professor, "it does seem very strange and I am free to confess that it is a problem which you probably can get nearer to the solution of than myself. Perhaps there is something different in the fundamental basis of education on this western Continent. For instance, if the population of Ontario is half rural and half urban, there ought to be at the farmers' superior colleges and schools as many students as at the universities, which lead to professions. Now I recall the fact that the Guelph Agricultural College has students of the regular class, numbering only some 600, while Toronto University has alone some 4,000 non-agricultural students. The other universities in Ontario really have no agricultural course at all. As regards the primary schools, I remember a short address recently made by the head of one of our Normal Schools on this very point. He said, 'The present courses of study for rural schools are made by city men, text-books are written by city men, and the teachers of the normal schools live and teach with city ideals.' He pointed out, that, when science is really applied to agriculture, it will mean that each farm will grow ten times its present amount and support ten times as many people. He further indicated that proper teaching must begin through rural teachers who know how to teach the most valuable parts first, so that the country child should learn and do those things at school, which are a part of his preparation for his future life work. This would mean a normal school with its experimental farm, where many lessons of the course are taught in the gardens and orchards, and it also means a country school with its adjoining farm supervised by

the school principal, where education will be by illustration and experiment in farming, horticulture and home making.

"When so prominent an educationist sees this, brought up as he was on an Ontario farm, I fancy he really has put his finger on the primary cause of our present evils. I know we have not yet begun to approach the practical methods of Denmark in this matter."

"All this is, no doubt, very good," said Mr. Keeler, "but from my enquiries there seem other phases of the situation demanding the most serious attention, for it must be years for the results of such education of the children to have practical results. Have you in your studies ever come across the details of any method by which the farmers can unite to obtain the full results of their labours?"

"Oh, yes," said the professor, "I have noticed in a very recent pamphlet from England how, in a single district, three southern counties have what is called an Agricultural Organization Society. Its aims are to advocate the principles of coöperation. Belonging to the General Association are local societies, whose objects are (a) to purchase seeds, implements, manures and so on, (b) to secure the best market for the sale of produce, and (c) to establish credit societies. These methods are the same as those existing in Denmark and other continental countries; but in several of those countries legislation exists enabling governments to loan money at low rates of interest to such societies."

"Well," said Mr. Keeler, "this is just such a scheme as I believe is necessary if we are to encourage the farmers of Ontario to undertake production on a large scale with improved methods. Of course private capital from the cities may equally well be utilised to assist in such work; but there is every reason why both means should be adopted. It is a remarkable illustration of how slow Canadians have been to realise that the company methods, which are everywhere in operation in manufactures, in mining, in lumbering, and so on should almost nowhere, at least in the East, exist with regard to agriculture. It must be remembered that the farmer through his isolation and his individualism is not, in the ordinary sense, a business man. His interests have not really been considered as one with the

business interests of his neighbouring town, and, indeed, the people of the town, always small traders, have too often looked upon the farmer as the man out of whom to make all they can, taking advantage of their position at every point.

"I can see every reason why municipal councils should be a medium through which county associations could be assisted in financing a number of such local societies through supplying printed forms supplied by the Provincial Secretary's Department for insuring proper organization, reporting as to the good standing of members and guaranteeing that loans would be properly secured, as are our drainage debentures under the Ontario Drainage Act in some of the western counties of the province. What the ordinary farmer needs, above everything else, is encouragement to make improvements, which by making his labour more effective will ensure better returns."

"Yes," said the professor, "this is exactly the point, or as one of our acute economists expresses it, 'Increased economy really means the more effective use of loanable capital'; personal efficiency rather than a growth of population may be the great force in increasing wealth, and with the uplift of the personality of those using capital, as in this case of the farmer, comes a better social spirit, and the replacing of competition by coöperation. Thus it becomes easier to get groups of producers to combine to prevent waste and, when they combine, the maintenance of fixed prices just as bank interest becomes readily assured."

"That is perfectly splendid, professor," said Mr. Keeler. "and sums up the whole matter exactly. As I see it the solution of the problem resolves itself into three factors as does any other of my business problems: primarily, it means economy in the production of farm products, as in my factory it means enough machines and enough intelligent labor to operate them and the best of materials to work with, which means seed, soil and climate. It must mean, next, that what is produced must be of the highest quality possible, be harvested and preserved in the best manner possible until put in the hands of the consumer; and, lastly, it means that no undue costs be levied upon any product by either local buyers, transportation companies or commission men. I might give you a whole sermon on these

latter points; but you know them all, since as one of your professors in the University has recently stated in a report regarding high prices, 'The tax on imports of food is a primary cause in prices being higher here in Canada than in Sweden. Intended to protect the Canadian farmer, the development of canning and packing factories has made it possible for a group of men to entirely control the prices at which our farmers must sell their products—nearly all possible buyers being in the group—and also to maintain the price at which the consumer must buy the same products up to the level of the foreign price plus freight and plus duty.'

"I have not said anything to you, professor, about my Ernest; but I believe I shall be doing a wise thing in at any rate the lad's interest in buying a farm and in attempting to cultivate a spirit of mutual help and understanding between myself and neighbours in the country with a view to coöperation, and the boy will gradually get fitted into his place and work, if he takes the matter seriously, while spending his winters at the Guelph College, getting the scientific knowledge along with the practical. Indeed, professor, I think some of the blood of my rural ancestry must be warming up, for I am strangely attracted to this problem, and you may expect shortly to see me a lord of a few cheap acres. It does seem very ridiculous that all which we in Canada hear about the landed gentry of England and Germany should fill us with visions of ancient country seats set in splendid parks, surrounded with a happy rural tenantry, while we in Canada see on every side our city merchants imagining that they are the only aristocracy, while the farmers are really classed with our wage-earning warehouse men. It looks as if it is all a difference of opportunity and I would dearly like to see the farmer given one chance, for I cannot believe that the spirit has wholly gone out of that old life down by the Bay, when my grandmother reverting to the early doings always used to say, 'Those were halcyon days.'"

CHAPTER XVI

MR. JOSEPH KEELER TURNS FARMER

Mr. Keeler was now still more enthusiastic than ever in his determination to develop the farming scheme in his home county, so it was not long before he was again visiting Brighton with his son, Ernest, to examine closely some of the farms on which his agent had obtained options. He was not long in selecting an old place situated on the Lake Shore with the railway crossing it. There was an old-time semi-colonial house, built ninety years ago by the first grantee from the Crown, an old ex-captain of Commander Yeo's fleet on Lake Ontario in the War of 1812. Like all of his profession the old captain had believed in good cheer and from cellar to attic, cupboards and storerooms all told of the days when the "home-brewed" was of the best and abundant. Situated west of the town, the old farmhouse looked out over the waters toward Bald Bluff with Presqu'Isle to the east and Colborne Pier to the west, and ever gave to the view the wide sweep of the lake, whose roar was heard from beyond the cedar grove on the shingly beach. The farm had been well cared for, though never greatly developed, there being still remaining a large wood-lot of a hundred acres, whose first pine had been cut in the fifties, but now bore a fine growing forest of second-growth pine with beech and maple, birch and cedar. This, with a splendid spring creek coming from the ravine in the escarpment to the north and wandering over its gravel bed through the cedar bottom and pasture fields to the lake, made the farm very attractive, so Mr. Keeler promptly closed the offer, at what he looked upon as a very low price, from the dear old lady whose whole married and widowed life of nearly sixty years had been spent there, and she and her remaining daughter left it only because of their inability to manage it advantageously. The pasturage in the creek bottom was excellent and the soil gave promise, with its several old and young orchards, of supplying the very essentials which Joseph

Keeler imagined would satisfy his boy's desires and give himself the opportunity of putting into practice the plans which he was maturing for an honourable occupation for his son. Seeing a favourable opportunity of handling the place by securing the services of a young farmer, he purchased the adjoining farm, and the son of its former owner agreed to take charge on the basis of "share and share" alike in the products, Mr. Keeler reserving the forest land and orchards with other land for separate development.

With his business foresight, Mr. Keeler had no idea of rushing into any large expenditures until experience had taught him the best methods of procedure. As it became known to the neighbors that a newcomer from the city had purchased land, they became immediately interested and awaited with much curiosity what their new neighbour might be going to do. Mr. Keeler casually met with one and another of these; he found them intelligent within the limits of their old-time experience, and when he told them he hoped they might work together to develop the district, he was met with friendly assurances of goodwill and assistance. He further soon found that, for the very reasons which the professor and himself had worked out, these farmers had been following for years along these narrow lines of cultivation which brought them an easy subsistence, such as keeping cows for supplying the cheese factory, caring fairly for their old orchards and growing tomatoes and other vegetables for the canneries, receiving much the same returns as they had twenty years before. He learned that the prices were not such as to enable them to employ sufficient labour for development, while largely for just such reasons the sons of the farm had year after year gone into town, where they could receive ready money or to the West to take up new prairie farms. When asked why they had not combined to sell their produce in wholesale lots, they could only reply by saying "they hardly knew," but all felt that some such scheme would pay if it could be worked out. Mr. Keeler recognized now at first hand how the lack of business methods and the absence of anyone to take the initiative accounted for what seemed to be a lack of energy and even a seeming hopelessness of any possible improvement in their conditions; and he determined that, his

time and opportunities permitting, he would try and develop in the county some of the simple methods under which his daily business operations in the city were carried on. He fitted up the old house comfortably for Ernest and soon had installed an experienced Scotchman, with his wife and young family to take charge of the young orchards, grow special stuff for the canneries and gradually evolve some new features of cultivation, which it seemed to him should be successful.

Mr. Keeler, so interested had he become, determined to have the house "open" for the summer months and to spend at least his week-ends in seeing matters develop. During his repeated visits, he found that the neighbours were discussing more seriously some of the methods of coöperation, one of which had been employed successfully at the cheese factory for years, and, through the young acquaintances which Ernest's jolly ways had so easily made, Mr. Keeler was not long in getting them organized into an association for mutual assistance in buying artificial manures, spraying materials for the orchards, and for picking, packing and marketing apples and other products. At his invitation a meeting was held in the old house and he was not a little surprised to find displayed an amount of accurate practical knowledge which served to assure him that with business methods in buying and selling, very satisfactory results were not only possible but even certain.

So the season advanced from the early spring into the long summer days and these found Mr. Keeler escorting Fanny and his eldest son down to the "Farm," himself delighted with the prospect of a novel experience and the growing hope that his daughter might there regain her old-time health and spirits and that his eldest son might obtain a wholesomer view of life. It had been only the failure of her son to throw off his dissipated habits, which had injured her vanity, and her anxiety regarding Fanny's continued delicate health which had half-reconciled Madam Keeler to the absurdity of her husband's farming fad, and his encouraging Ernest to exile himself in the dreary country. She knew that "it was all folly and that both would tire of it; but supposed there could come no harm from their trying it for a summer if they chose. She and Maud would go to Muskoka cottage."

It could not be said that John Keeler at first relished banishment from his city haunts; but he was not so far lost to self-respect or mentally strong enough to resist his father's suggestion, which amounted to a command, that he go down with Fanny and make Ernest's first summer a pleasant one on the "Farm." Thoroughly practical, Mr. Keeler knew that John must be occupied, so only seemed surprised when Tom one Saturday evening came speeding up the creek in a well-furnished motor-boat, which he had run down in from Toronto and which he told John he had brought so that he might keep Fanny out all the pleasant days on the water of the Bay and bring back the color to her cheeks.

So it was not long before the change of scene, constant occupation, with life in the open, motoring, fishing, and resting and dreaming were not only doing marvels for Fanny, but were also exerting their soothing, healing effects upon the prodigal son, to whom came gradually some idea of his hitherto misspent life, some sense of personal unworthiness and, with steadied nerves, a growing determination to reform his ideas and habits of life. To Fanny the days proved one long summer dream. Coming in from a long ride in the sheltered cabin of the motor boat, the delicate girl would go rested, though weary, to her open tent pitched amid the cedars, which, grouped in little clumps upon the warm light soil of the pasture field looking over the beach, gave to the soft moist zephyrs from the lake the balsamic odours from their sighing boughs. Then after an appetite, long absent, had been appeased with a cream and egg collation she would sleep, fanned by the summer breeze, and in the cooler evenings enjoy the campfire parties, which the others of the household had come to make on the gravel beach. Fanny soon came to so love the spot, that first in the hot evenings, and then gradually until every night she made the tent her habitation and, wrapped in warm rugs, would enjoy unbroken slumbers soothed by the cadences of the waves lapping on the pebbled shore. As her strength definitely increased, she began to wander through the meadows and to visit the corn fields where Ernest was daily busy with the men, cultivating the waving corn, and soon she became interested in watching the varied crops in their wonderful growth and the increasing splendours of the

well-fruited orchards. Then she gradually pushed farther into the deeper shade of the woodland with its murmuring pines and beeches and ample underwood, following through its depths the purling creek, deep hidden in the tangled cedars, and came home laden with watercress, ferns, marsh marigolds and other woodland treasures. Responsive to Nature's allurements, Fanny revelled in every new-found flower and moss and, soon, forgetting she had been an invalid, rejoiced her father on his week-end visits with the abundant evidences of a returning strength and of a rapid improvement in her appearance of health and with an outburst of her old-time joyous spirit.

But soon, all too soon, the nights lengthened and the summer sped away and Mr. Keeler awaited with anxiety and some alarm for what the coming autumn and winter nights might have in store for his son and daughter. Nevertheless, the autumn came and with it the generous, even bountiful gifts of Mother Earth. The evenings were calm and serene, wrapped in that odorous haze which marks the 'fall' of the leaves, with the warm vapours wafted in from the now warm lake waters which, passing over the cooling land, made that wonderful, long autumn season near the Great Lake shores, delaying often into late November the killing frosts and creating an ideal climate for the ripening, tinting and maturing of the apples of those veritable Hesperidean gardens of Canada. But now and then came the light frosts to aid in perfecting Nature's treasures, and with them the tinting of the birches, beeches and maples. Ernest and his men were now busily engaged in picking the luscious fruits, having already gathered for the cannery the green corn and the ripe tomatoes hanging in their crimson profusion from the drooping vines.

The Coöperative Association formed in the spring had done well. Through Mr. Keeler's efforts the railway had put in a "siding," and flag-station while the association had erected a large storehouse to which the farmers brought their fruits, which there were carefully sorted, graded and packed in the finest type of modern box, to be sent in car-lots wherever called for; but especially to Winnipeg to be handled by one of Mr. Keeler's travellers who had arranged for their sale direct to retailers there and in other western cities. An expert picker

and packer had been employed by the association, a man personally interested in the success of the work, who had marked on each package the brand of the association, the grade and the grower's name, thus beginning a system which was soon to bring credit to a district long criticised as unprogressive. Joseph Keeler had too long known and helped to evolve the refinements of city trade not to realise that what the association had already done was but the beginning of what an up-to-date and critical trade demanded. Satisfied as he was with the first season's business, he saw that with more varied and more refined products, of course more labour would be demanded, if the highest success was to be secured.

The crisp evening breezes of late October had now succeeded the September stillness and the whole country-side was alive with the noise of the apple-picking gangs in the orchards, where the leaves were now shrivelled and falling from branches bending with the ruddy or golden loads of perfect winter fruit. Mr. Keeler's heart bounded with delight, as one Saturday he strayed through the orchards fragrant with the flavours of ripened fruit, crushing the falling leaves which marked the completion of the growing season. Nature seemed to say to him, "How perfect is my work! Earth and sky, sun and lake breezes have poured their benisons on man, happy in the measure that he learns to take advantage of my gifts!"

But the time had come when Ernest, straight and broad-shouldered with bronzed face and glancing eyes, which told of the very joy and delight in living, must depart for the Agricultural College, where he now could go, fully prepared to seize with avidity the information supplied at lectures and demonstrations, the value of which his summer in the field had taught him to appreciate.

The time and other matters related to his going were being discussed on the Saturday evening when Mr. Keeler was present in front of the blazing log-fire in the old-fashioned chimney-place, after he had been wandering with John and Fanny through the orchards and the woods scented with the smoky fragrance of fallen leaves and ripened flowers, as they crackled beneath their tread. It was very evident to John that his father longed for the maintenance and continuance of the fortunate

conditions brought about by the happy summer at the Farm, and especially did he himself feel that he would but poorly repay his father's generous kindness in all that had been done for himself and for his sister, Fanny, who seemed almost another being, did he not at least offer a solution of the problem. So he said:

"You know, father, I have grown to like the quiet life here, which has been so good for me, and if Fanny will only stay I shall be only too glad to remain with her. You know there is that timber, which you were looking over today and which you propose to have thinned by cutting the larger trees for lumber, must be supervised during its removal. Besides if you intend to erect a sugar-house for the maple-sugar making from those 500 trees on the west farm in the spring, someone must be here to see it constructed."

Mr. Keeler looked toward Fanny, whose face, flushed with the warm radiance from the burning logs, seemed to fairly glow with a strange sweet beauty and calm. The girl, catching his fond, anxious look, came quietly over to him and seating herself on the arm of his chair placed her arm about his neck and kissing him said;

"Father, you don't know what Jack has said means for me. For weeks I have been so longing to stay here till I dream of it. All is fair and sweet and peaceful, where the lake and woods, the growing golden corn, and the apple-crowned orchards have all been so good, bringing joy, happiness and health back to me. But I was afraid to speak for I thought Jack would be worrying to get back to Toronto. O Jack, you dear splendid fellow; how did you know I wanted to stay?"

Mr. Keeler was quite overcome with joy and after a moment's silence, said:

"You cannot know how happy you all make me. You, John, have at last come to know yourself and have learned that the first step toward happiness is in giving rather than receiving, and you need not my thanks and blessing for what you are willing to do for your sister, since it will be equally a benefit to yourself. I am sure that your mother is getting to understand and becoming reconciled to having you both remain at the Farm, if you will promise to come up and both spend Christmas with her. I know that when she sees you both she will be con-

tent and will let you come back to what is not, at least for us, a dreary country."

Ernest, who had been silent during the conversation, could no longer keep silent, and so started:

"Jack, you old brick, it is just too jolly for you to stay and take care of the farm for me when I am at college. Remember Fan is always going to be my housekeeper here, and she can only stay in town at Christmas for I am coming back here for the holidays. Besides I want you to get busy and have the men cut and clear an acre up in the pines there for I am going to have a good cottage built there for her where she can start next spring her own real garden, that, when the March winds blow, she will be warm and cosy; and amidst

" 'The murmuring pines and hemlocks,'

be sheltered wherever the breezes blow.

"You know I shall sure be back at Easter for the sugar-making and Fan will put on long rubber boots and there'll be something of a time, you bet."

"All right, my deah bhoy," said Jack, with a wink at his sister, "I shall immediately proceed to carry your lordship's orders into effect. I shall clear the lot and build the sugar-house; Fan may put on the long boots and carry sap, but I shall be in at the sugar-off!"

CHAPTER XVII

THE LEGAL EVOLUTION OF AN AGRICULTURIST

The autumn tints had faded and the chilling winds had driven the whirling leaves from the trees, while frosts and light snow-falls gave a wintry appearance to the landscape, dull with November clouds. John Keeler had assumed the responsibilities of the Farm, when Ernest had gone away to college. During the summer of his moral convalescence John had unconsciously become initiated into many matters, which belong to farming, and now was to be seen daily engaged in seeing to the storing of winter food for the cattle, and in having them properly housed. But especially was he busy with the work of clearing the space for Fanny's new farm cottage and in ordering the lumber, while the men were preparing the heavy timbers necessary for the foundation walls.

Plans had been gone over again and again by Fanny and himself, while a pleasant site with a southerly outlook over the lake had been selected. Excavations were made, framing begun, and soon the gang of workmen were busy erecting the walls. Fanny was daily to be seen viewing operations, dressed in warmest garments, gaining daily rugged health in the crisp wintry air. A splendid appetite gave zest to existence, and early hours and deep slumbers brought such a sense of well-being to the happy girl as she had seldom before enjoyed. Soon the walls and roof were constructed, and the interior work begun. The cottage was protected by the tall pines to the north and east and had a large sitting-room looking to the south, with a neat flower-room to the southwest. From this extended easterly an ample verandah with a glass balcony overhead, on to which Fanny's sleeping-room with French windows opened. She had learned the meaning of fresh air, and intended that her old tent-life of the summer should be carried on, sleeping in the open. The rooms everywhere were lined with selected woods and patterned to suit the young lady's fancy; while the workmen,

pleased with her sunny smiles, were delighted to fulfil her every wish. Simple yet modern city conveniences were installed from kitchen to bathrooms and Joseph Keeler was greatly pleased on his occasional visits to see his two children revelling in the novelty of a new home after their own tastes.

John had to supervise the men engaged in the varied employments of the Farm; but his office training made it quite easy for him to conduct both indoor and outdoor operations in a prompt and business-like manner. The cutting of the timber, the drawing of the logs, the careful cutting and piling of the brush-wood, all engaged his attention, while this outdoor life gave the strength and tone to his whole system, which made him no longer desire to indulge in habits and practices, now with him a thing of the past. The several works on agriculture and farming journals served for his daily literature and gradually he became interested in farming as a worthy occupation. It was all new to him; but with a student's habits he soon came to understand something of the wide meaning of the science of agriculture. The weather, the soil, the varied crops suitable to the locality developed a growing capacity for observation of the things of Nature, to which he had hitherto been a stranger.

Both Fanny and John took much pleasure in keeping their student landlord informed on the weekly progress of operations, and Ernest entertained them with accounts of all the things he was observing and learning at the college and amused them by relating the numerous improvements he was going to introduce during the next season. Limited to their rural neighbours, both Fanny and John gradually found themselves getting on friendly terms with all who, from time to time, almost timidly, found opportunity for visiting the new house and examining with much curiosity the household conveniences to which most were strangers. Such became, of course, the occasion of much comment in their own homes, and unconsciously each began to think that they too might enjoy water laid on in their houses and at least some of the simpler conveniences, which they saw would make homelife more comfortable and enjoyable.

In the summer months the family had spent their Sundays in enjoying the pleasant scenes on lake and on the Farm; but as the weather grew wintry and stormy and acquaintance ex-

tended, Fanny had suggested to John that they go to the little church, set in the old graveyard, given by a former proprietor from a corner of the Farm and where almost a century's "forefathers of the hamlet sleep." They found the service simple and the popular hymns sung heartily, even if somewhat grating upon Fanny's well-trained ear; but it was not long before the minister, who listened with delight to her clear voice adding its melody, had enquired whether she would not sing for them at a week-night entertainment. Of course she complied with the simple request, and pleased greatly the people who were not long in urging that she play the harmonium on Sundays and lead the choir. Ever ready to oblige she soon found that she could not only interest herself but also give pleasure to others, and before the winter was over she had the choir trained in the singing of anthems very creditably. Thus gradually she became the centre of several little activities—even in a dissenting chapel—which meant much for the improvement of the young women and men whose opportunities had been so limited.

All the family in Toronto were looking forward to the Christmas home-coming from east and west. Ernest had already arrived and gave a boisterous welcome to the two farmers arriving on Christmas eve, and who were received by Joseph Keeler and his wife with deep feelings of joy hitherto unknown. Mrs. Keeler had not seen her two children for months; but now as she gazed upon her favourite son, strong, clear-eyed, with elastic step and manly bearing and upon her daughter, rosy cheeked, joyous and instinct with vigorous health, she broke down and wept copious tears of joy as she held her to her bosom. Possibly for none had these months done more than for Mrs. Joseph Keeler. She had at length gradually begun to realise that life has another meaning than that which she had hitherto gathered from it; and she now went to her husband and, kissing him, thanked him with real gratitude in looks and words for what he had done for them all, so quietly and so wisely. The practical Tom said, "Everything is turning out all right as I knew it must," and rejoiced with the rest, while even the haughty Maud condescended to join in the common happiness. The painful and serious soon gave way to the joyous and merry, when Ernest demanded in his boisterous, jolly way of Jack,

"How are your cows?" and insisted on particulars regarding the health of "Frisky," "Jenny," "Rosy" and "Blacky"—all being his calves. Fanny in return had to describe in detail the progress of the cottage and when she invited them all to the house-warming in February, Ernest's spirits became ebullient.

The happy holiday week went by, only too soon, with the many friends of Fanny calling and all expressing delight at her restored health. Naturally John Keeler was reserved and, with a proper perception, felt that he had yet to prove himself and make worthy amends for an unfortunate past by real deeds before he could look "the whole world in the face," and tread with firmness its broad highway. As Ernest longed to see the Farm, the improvements and the progress of all its operations, the happy party was broken up after several mornings happily spent by Fanny and her two brothers in selecting proper furnishings for the new home, and the three returned together, Fanny and John sufficiently gratified in enjoying Ernest's exclamations of delight as he examined every detail of the building of which he was to be the proprietor and Fanny "The Lady of the House." From the cows and horses at the barns to the lumbering operations in the woods the boy passed, spending every hour finding some matter of interest, so that it was with much regret that he tore himself away at the end of a week to return to his college work.

John Keeler, while spending his holiday in the city quietly, had not refused the friendship of those who chose to call upon him, and amongst such was the close friend of Maud, Miss Mary Morrison, between whom and himself there had for years existed an understanding, based on the mutual regard of children, which might long since have ripened into a positive engagement had not John's habits, time and again, made such on her part most imprudent. Her delight and pleasure now at finding him on her first call "clothed and in his right mind" and restored to health, yet hesitating to express more than ordinary pleasure at seeing her again, were too evident to John Keeler, whose face lighted with an expressive smile of gratitude, as the kind girl's heightened colour expressed her sympathetic regard. Her call lengthened to a visit and she forgot time, watching his pleased face, as she encouraged him by inquiries to tell of all

their doings, which she had heard something of through Maud, and which kept Fanny and himself so busily engaged at the Farm, that they were forgetting their old friends. John, forgetting his reserve, became almost eloquent in telling of the many things he had been doing, and which so interested him that he never found an idle moment or time to grow weary of rural life, though sometimes, perhaps, looking up expressively, "he might feel lonely."

The young woman's beaming face told him she understood; but she only said:

"How lovely it must be to have so much to employ and interest one and to enjoy real life in the country, instead of the vapid artificialities they had to endure in the whirl of city society."

More than once they met during the holidays, and before John returned Miss Morrison had promised to pay Fanny a visit when they should be settled in their new home and had the house-warming.

CHAPTER XVIII

HALCYON DAYS HAVE COME AGAIN DOWN ON THE LAKE SHORE

Life at the Farm had resumed its busy routine and by the end of January, Fanny and John were installed in the now completed and cosily furnished house. Invitations were issued to a few of their most intimate friends, and in due time the pleasant house-party had arrived and for several days a mildly hilarious time was spent. John escorted the party through the woods to view the lumbering operations, and many were the exclamations of wonder and delight of the city folks as they saw the axemen dexterously fell the pine trees, trim and cut the logs and brush and with strong teams haul the timber, placing it in piles ready for sawing. Here and there on the crisp snow were the footprints of foxes, rabbits, squirrels and other wild things, while now and then the whirring partridge was startled by the newcomers. Every morning these birds of the evergreens came, to the joy of the visitors, to the edge of the clearing, where as Fanny's pets they were accustomed to be fed. As the snow had fallen in November, she had noticed the few remaining birds daily coming nearer the barns and house seeking for food, no longer easily obtained in the fields and woods. As the snow grew deeper the partridge too would be found approaching shyly the buildings, and, suspecting the cause, Fanny threw crumbs and as they came again, she got grain and soon was pleased to find them becoming morning visitants. Then, too, came the snow buntings, and at times the cedar wax-wings and grosbeaks, which soon got to know their friend and followed her from the farmhouse to the new cottage. A flock of crows had challenged their intrusion into the cottage in the pines and had looked suspiciously upon its now permanent occupants; but they, always wise, soon might be heard at the breaking dawn warning off by their caw! caw! the smaller birds, and only gave place to the latter when Fanny went to the verandah to feed them. The

party took long walks to see the breakers roll in on the beach with its hummocks of ice piled high on the shore; while again sleigh bells lent their pleasant music to the evening drive in the bob-sleighs.

It seemed proper, too, that Fanny should do something for her country friends, so a concert was arranged in the church at which the city performers gave selections and mingled in pleasant conversation with their farmer acquaintances. After a final "party," to which some of the more immediate neighbors were invited to meet the visitors, the latter regretfully bade their adieus and John and Fanny resumed their quiet life, Miss Morrison only remaining with them. She had, during these passing days, observed with pleasure the active interest John took in every part of the Farm, and was surprised, indeed astonished, at the strong grasp shown of all its practical details. Instead of the nervous and irritable lawyer she had known, she now beheld a strong, calm man, seriously engaged in the business of life with an evident purpose of doing his utmost to carry out his responsible task successfully. She found that instead of performing a perfunctory duty, John Keeler was eager to learn everything of farming operations, and she noticed that his reading was especially of works on the practice and economics of agriculture. His conversation turned upon some of the problems, which his father and the professor had been so long engaged upon, and John pointed out to Miss Morrison how backward agriculture had become, compared with that in some European countries, where through his reading he had found scientific methods of production, distribution and selling fully developed. He spoke of the low land values, which were the measure of the small average crops in this splendid climate, and said that to reconstruct agriculture in the district was a work worthy of the highest kind of intellect and training. He, too, pointed out the loss to the district through so many young men leaving the farms for the city, and felt sure that the absence of the old-time spirit and energy, which had marked the district sixty years ago, was primarily due to a failure of the rural population to keep pace with the application of modern scientific methods as in other fields of human energy, and that this must be fairly attributable to the lack of means and opportunity for obtaining exact knowledge

of such developments and of capital to apply them to production.

The evident determination of John Keeler to take a serious part in reconstructing country life by introducing up-to-date methods, both of production and distribution of farm products by encouraging the coöperation already begun, aroused Mary Morrison's enthusiasm, until she unconsciously was led to say: "How splendid such an ideal is and how one must wish to labour hard to see it fulfilled."

John was encouraged thus to hope that she too might become a willing helper in such a desirable work; but was yet too unsure of how she looked upon him, for him to dare ask her to assist him in his task.

As the days grew longer, preparations were being begun for extended outdoor operations during the coming season; and frequent were the conversations with the most progressive neighbours as to the possibility of establishing a larger storehouse, fitted up with all the modern appliances for cold storing, at the seat of production, the bulk of their perishable products such as eggs and butter and cheese, and later their apples, instead of selling them at half price only to be stored later under less wholesome conditions in the city. He knew very well the large city warehouses, where great piles of food supplies were heaped up, often after their first freshness had gone, and urged that the local storage would benefit most both producer and consumer. The problem of obtaining local capital proved, when attempted, somewhat discouraging; but gradually as he obtained accurate estimates of the amount of available produce within an easy distance of the warehouse at the railway siding and the cost of erecting a proper building and installing machinery he succeeded in getting a fair number of shares taken in a coöperative company by several dozen farmers and, with this accomplished, laid the project before his father. As the idea was wholly in keeping with Mr. Joseph Keeler's views and as he saw in the scheme the fulfilment of his hope, that John would not only develop a permanent interest in rural affairs and show an inclination to engage actively in them, but also promote rural reconstruction, he readily promised to see that any balance of capital needed would be forthcoming to establish the business on a modest scale, trust-

ing that John's energies might prove equal to making it a profitable venture, assisted by the practical knowledge of his farmer associates.

Agreements were then entered into by which each coöperator was to supply definite amounts of farm products weekly throughout the year, each in its special season of abundance; while the directors of the local cheese factory saw the advantage of storing their cheese in a cold warehouse locally for curing, instead of selling it at a cent or two of loss per pound in the hot weather for storage elsewhere. Contracts for a cold-storage warehouse were also let, and John had but little time apart from his evenings to devote to the entertainment of his fair visitor, who, without knowing it, was soon entering with spirit into John's schemes.

The inherited instincts of two families of business people, with John's legal knowledge, made progress rapid, and Miss Morrison began to link, with the projects for the betterment of the district, her future with the man whom she was learning to admire, as she had long learned to love.

But the visit had long outrun its intended length, and modesty seemed to say to Mary Morrison, that, if she were not going to be a permanent resident, it was high time for her return home. Fanny had not only played the part of hostess, but had also rejoiced in the many symptoms of a growing admiration and fondness on the part of Mary Morrison for her brother, so that she often found occasion to retire early that the two might have better opportunity to get to understand each other. At last the day of departure was fixed by Miss Morrison, and for the last time she and John had taken an extended tramp along the winding logroads among the pines through which the strong winds of the coming spring "soughed" softly, giving a soothing sense of harmony and companionship between the two lovers and all their surroundings. All Nature seemed ready to spring into life, and that nameless, but universal, influence of returning and energising power, as truly a part of the nature of man as of the plants and animals, was crystallising sentiments and longings, hitherto not fully analysed, of these two into a strong pure stream of love. Here and there a wood-pigeon cooed its soft words to its mate and the chickadees chattered their encouraging note. The waters of the creek in flood in the cedar flats, rushing

to the lake, told them of the awakened energy of life, flowing free and untrammelled, and the subconscious contact of both with all stimulated in them the common thought of a future lived together, filled with worthy effort and noble deeds. Mary Morrison glowed with the vibrant force of all this ferment of life and nascent energy and, suddenly turning to John, said:

"Isn't the mere sense of living and being a part of all this new world of action splendid and enough to arouse one's highest efforts to their utmost exercise? It seems so strange, John, to see you the central point and the impersonation of so much activity and work going on everywhere around, and I cannot, when with you, separate myself from it. All seems so fresh, pure and independent in such a life, that one cannot but envy you in your determination to make it your own."

Filled with a sudden emotion at this unexpected declaration, John stopped, and with difficulty found words to say:

"Mary, it is too much to ask you, perhaps too greatly influenced by the rushing waters and whispering pine trees, if you won't help me to carry out what is daily becoming a pleasure as well as an imperative duty. But won't you be like Tennyson's princess,

" 'My wife, my life, O we will walk this world
Yoked in all exercise of noble end.' "

"You know my whole past too well, Mary, for me to refer to it; but I think you can now be sure of me, since I feel so sure of myself, and am realising the full meaning of what old Professor Blackie called his creed:

" 'Let prideful priests do battle about creeds:
That church is mine which does most Christ-like deeds.' "

"And that is what my work here is to be.

"We have gone together too long, to be ardent young lovers; but, Mary, if you will only say you will become a part of my life and help me, I can promise that, if a life of honest endeavour can palliate the past, you will never, with God's help, have cause to regret that you joined me to make my chosen task easier."

With eyes full of joyous tears, Mary looked full into John's face, and, giving him her hand, said:

"Yes, John, I will be your wife, if it is going to make your task easier!"

Side by side in the deep shadows cast by the tall pine trees from the setting sun, flooding the inter-spaces with a roseate glow, the two silent lovers walked through the winding pathways—a man and woman grown to maturity of thought and action, proud and satisfied in each other with no illusions as to the future, yet, both trusting in Rabbi Ben Ezra's words:

“Grow old along with me!
The best is yet to be
The last of life, for which the first was made;
Our times are in His hand
Who saith, ‘A whole I planned;
Youth shows but half; trust God; see all, nor be afraid.’”

The setting sun was bathing the flower-room and, through it, the verandah in a golden hue as Fanny, now becoming, perhaps anxiously curious, waiting for the late-comers, met them at the door as John was handing Miss Morrison, their clasped hands strangely lingering, up the stone steps. From the faces of both were reflected such placid, confident smiles, that Fanny felt that all she had been longing and praying for, for John's sake, had at length come true; and with open arms the sweet girl went forward, embraced and kissed her friend, asking archly,

“Am I right?” to which Mary Morrison, with swimming eyes could only say,

“Yes, darling, John and I are always going to walk together, now.”

She could only say,

“How lovely!” as she threw her arms around her brother's neck and cried for very joy.

CHAPTER XIX

THE PHILOSOPHER'S STONE DISCOVERED

The winter had ended and the May days had come, when Mr. Joseph Keeler next met the professor under the old familiar conditions in the library after a stroll through the grounds now odorous from flowering shrubs. Mr. Keeler was looking out upon the world again with a pardonable contentment. The last two or more years' events had brought out in him qualities, which, before dormant, were now making him view life from a broader and more generous standpoint, and causing the fine type of business man to move amongst his fellows with a benignant countenance, which gave to his naturally dignified bearing a grace which influenced pleasantly all with whom he came in contact.

From time to time he had chatted shortly with the professor about his rural ventures, and tonight he was rehearsing the latest from the Farm. He told of the splendid energy which John had developed, and of the comprehensive views he was obtaining of the pressing needs of rural districts in Ontario and of the ways through which a new prosperity might be brought to them. He told of John's investigations into the methods developed in Europe, whereby governments had created agricultural credits, through which associations could obtain funds at low rates of interest, necessary for new undertakings or extending old ones.

"What do you think, professor, of the soundness of such a policy for Canada?" said Mr. Keeler, "Is there any reason why the capital of governments, properly secured, should not be loaned to such agricultural associations?"

The professor replied:

"Certainly not, but on the contrary there is every reason based on practice, why such loans should be made in the same way as railway grants, bonuses to steel works, and shipping companies, since, even more than these, they will become at once

productive, through increased crops and increased cattle, through better drainage, more labour, and better implements; and, if loaned for coöperative undertakings as packing houses for fruit and other storage, will insure more abundant and better food to the consumer. Remember the example of Denmark we have spoken of before, and compare the resources of reconstructed Bulgaria to maintain the struggle against effete Turkey."

"Well," said Mr. Keeler, "John has determined that the conditions down on the lake can and must be improved, and I am seconding in every way his efforts to secure coöperation amongst the farmers; he is succeeding admirably in the cold-storage company and in seeing the old apathy disappearing and the farmers busy in extending their acreage under cultivation and intensifying the methods of production."

"Well," said the professor, "it is, indeed, amazing that our business men have not till now seemed to realize the intimate relation between rural production and urban prosperity, and that it is to their personal interests to see that just such undertakings as you have been engaged in should be made general throughout Ontario? And I am ashamed to say that, until you brought all the facts before me and have indicated the way to the solution of the problem, I too have failed to realise either the real situation or the necessity for its improvement. Indeed, I have sadly failed in my patriotic duty, as an adopted Canadian."

"I cannot imagine anything more worthy of the best energies of a trained scholar, lawyer and business-man like your son is, than taking up this work just in the manner he is doing and carrying it on with enthusiasm. His personal influence must constantly increase, and the good which will result will extend far beyond the immediate field of his operations. If other capable men would only take the work up seriously in different districts and bring their united influence and knowledge to bear on our Legislatures, we would soon be seeing agriculture developed into one of the most exact sciences. Let us hope that the boys and their sister may continue to beautify their lives by further devotion to the splendid work, and that both Mrs. Keeler and yourself may derive nothing but the purest pleasure and satis-

faction from the financial and personal sacrifice you both are making."

"Ah, professor," said Mr. Keeler, "you can scarcely understand how it is not for us a sacrifice but the solution of several very vexing family difficulties. Miss Fanny, strong and vigorous with renewed health, finds no day too long for her work amongst her flowers, birds and poultry, and in the many matters in which she can assist her brothers. She is interested in the dairy, in the greenhouses and the orchards and discusses them all quite scientifically. She delights in having occasional city girl-friends with her and gets much fun out of their ignorance of affairs rural in which she is now an expert, and she is never more pleased than in pointing out matters of special interest to them. As for my boy, Ernest, he is happy and busy from morning till night, and is in many ways showing the benefits of his year at the college; while John has experienced a complete revolution, both in his habits and modes of thought and action. He has *found* himself and his opportunity, and instead of his being an anxiety to me, I am confidently looking forward to his being a power for good in his community scarcely to be measured. Just imagine a joyous, prosperous farming district like in the olden times, whence the depression from unrequited industry will have disappeared, where the common school education will be a science devoted to illustrating the beauties and dignity of agriculture as a profession, and my children all leaders in the good work. Who knows how great the good, how wide the benefits both to themselves and the community at large. Surely all our ideals ought not to be, and are not, purely commercial! Good society in the past was not founded solely or even largely upon money and the influence it brings; and never in the past, nor now, has it proved any stimulus to either independence, goodness or happiness. The intense competition of modern business dwarfs noble natures, suppresses generous sympathies and stifles lofty ideals. Society must subsist by wealth, but ought not and must not be dominated by it. The 'Idyls of the King' ought to be the catechism of every boy in mercantile life and the application of its codes of honour should replace the ethics which too often govern in business circles."

And so we must leave the two good friends for the time to

their economic studies and philosophical discussions. The three other members of the Keeler family still under the family roof have also begun to see the more serious side of life's duties. Tom, during the last two years or so has been developing splendidly, taking on himself many of the duties which his father's new undertakings have forced upon him, and, as the responsible business assistant of his father, is showing a broad grasp of the larger phases of a successful business house. Even the haughty Maud, associating with her generous-hearted, practical brother, is evincing some qualities of heart and mind which have hitherto lain dormant and undiscovered.

Madam Keeler, with a deepened sense that in life there are contained many elements of Tragedy as of Comedy, is now feeling something of its seriousness, which lends a real dignity to her social demeanour, and as she becomes more quiet and sedate her real goodness of heart has an opportunity for its active exercise.

Fanny and Ernest keep things lively in all departments at the Farm; the boy's unrestrained enjoyment in his daily activities, based upon a sturdy young manhood, supported by his sister's never-failing happy disposition, making them favourites with every employee and with their kindly neighbours. There is nothing which they do not encourage to make life amongst their young neighbours more sociable, enjoyable and elevating; while, supported by the serious energies of John Keeler, the evolution of farming along scientific and business lines is steadily making headway in the district and stamping its impress upon every coöperating farmer.

The mutual understanding between Mary Morrison and John Keeler, which had ripened into an "engagement," is being cultivated assiduously by these now serious, if not ardent lovers, and it has become generally known in their circle that the wedding of these two, once prominent in the giddy circle of Toronto society, is to take place in the coming winter, whenever John's now very serious occupation in developing the new business of the cold-storage warehouse at the Farm shall have become less strenuous. Polite Toronto society, which had at first been very critical as to the wisdom of Mary Morrison's action in becoming "engaged," has now begun to congratulate her

upon her approaching happiness; while her lady friends are very curious to know what her future movements are to be and where they propose to make their future home. To such, Mary Morrison always replies with unruffled sweetness, yet with an impressiveness, which prevents further remark:

“That she proposes to live where her husband resides, and wherever his business requires him,” and assures them with a captivating smile, “that like John’s great-great-grandmother, they will find halcyon days ever shining upon them down in the old district of Presqu’Isle Bay.”

The End.

